

From: Helen Campbell, Damascus,, OR

Subject: Electronic Fund Transfers

Comments:

Feb 26, 2009

Federal Reserve Board Email comments

Dear Email comments,

The banks are ripping off the entire country.

Make credit scores illegal. You either qualify for a loan or you don't. Credit scores are a gimmick to discriminate against minorities and the poor. I resent it. We have a very high credit score, but I have seen others taken great advantage of. This credit score con is just that, a very big con. It's time to reign in the dishonest..expletive deleted! It's time to reign in the banks, take back the huge bonuses and over salaries from the thieves.

Also his overdraft rip off is just a very small start.
Breakup the banks, if they are too big to fail they are too big!
Start giving the consumer an even break.

Walking into a bank should not be as big a risk as walking into a casino, but it is. sometimes the odds are worse.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mrs. Helen Campbell
Damascus, OR 97089-9229