

From: Anoush NeVart, Toluca Lake, CA

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

I don't usually express myself about things that bother me in society but this one is really outrageous, as are other issues the banks are doing like hiking credit card rates without telling consumers....

I got charged a fee for going over my limit on a card, then got charged a penalty on top of that! For a \$30 overcharge, I got charged over \$60. HOW IS THAT HELPING THE ECONOMY????? How is that helping people who need help? And did they put a cap on the credit card? No, but they could have, which would have stopped me from incurring those charges...yes, I'm responsible for my purchases but they don't have to gouge the people who are the ones to put the economy back on track by buying what we can afford.

I'm VERY upset about this...and would like immediate action and accountability on the part of the banks/credit card systems...

Thanks for listening. I don't feel better - until appropriate action is taken. THEN I'll feel better, as if my voice made a difference.

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

Sincerely,

Ms. Anoush NeVart

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