

From: Robert Mays, Freeport, NY

Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

The Consumer's Union position on overdraft charges and usurious interest rates from banks and other predatory finance companies is much too soft. Bring back usury rates below 20% and make banks and others responsible lenders rather than predatory lenders.

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

Sincerely,

Mr. Robert Mays
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