

From: Jean Hughes, Chicago, IL
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

My credit card company told me my minimum payment this month was \$600. I paid \$950, \$650 of it was 27% interest. Now they tell me that next year, when I turn 72 and am, God willing, still working full time, my credit card insurance will discontinue. they say it is not their fault. The insurance company is totally separate from them. I am a serious debt payer, At the interest rate I am paying, I will not be able to retire until I am 78. I am already living very carefully because of my debt. I do not need overdraft protection. I need a miracle!

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

Sincerely,

Ms. Jean Hughes
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