

From: Virginia Baker, New Smyrna Beach, FL

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

I really don't understand why we have to wait until 2010 to be treated fairly. Sometimes credit card banks receive a pymt. in the afternoon of the due date and it is considered late because they have arbitrarily set an AM hour as the deadline, and a late fee is assessed. This is blatantly wrong and should be illegal, along with many other tricks buried deep in their disclosures in tiny print. Even when you take the time & effort to read them, you scratch your head trying to figure out what they are saying. Give the paying public a break and put laws into effect NOW.

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

Sincerely,

Ms. Virginia Baker  
New Smyrna Beach, FL 32168-7866