From: Nora Morgan, Denver, CO Subject: Electronic Fund Transfers

Comments:

Nora Morgan Denver, CO 80247-2813

March 21, 2009

Dear Federal Reserve Board:

This is unacceptable. The embarrasement of being told that your card has been declined is well worth having to pay a 34 dollar fee for a \$1.50 payment. Sodas can get expensive when they cost 36 dollars. Please stop this practice.

Sincerely,

Nora Morgan