

From: Lenora Lee, Chico, CA
Subject: Electronic Fund Transfers

Comments:

Mar 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I AM ON SOCIAL SECURITY....I GET PAID ON THE 3RD OF EACH MONTH.....THE GROSS AMOUNT IS APROXIMATELY xxxxx...BUT WHEN MEDICAIRE D AND MEDI-CAL NOW xxxx) ETC. IS TAKEN OUT, I RECEIVE UNDER xxxx. MY APARTMENT COMPLEX HAS RAISED MY STUDIO APT. RENT FROM xxx.PER MO TO xxx. PER MO. AND NOW HAS RAISED BY ANOTHER xxxx. FOR SAME, DEPRECIATED OLDER FACILITY....EVEN THOUGH MY NET MONTHLY HAS GONE DOWN FROM ACCOUNT BALANCE....(HAVE no CUSHION) CHARGES ME \$25.00 FOR OVERDRAWN . EVEN IF IT'S ONLY A DOLLAR OVER DRAWN. MY CARE IS BEING RE-POSSESSED CURRENTLY, AND AFTER PAYING RENT AND UTILITIES....AFTER 3RD OF MONTH, HAVE NO MONEY FOR FOOD FOR REST OF MONTH(3 WEEKS). AM LOOKING FOR LOCAL FOOD BANKS TO SURVIVE. I AM 3RD GENERATION US CITIZEN, AND NONE OF US HAVE EVER HAD TO LIVE LIKE THIS.

WE ARE BEING SQUEEZED OUT LITERALLY, TO WHERE SENIORS LIKE MYSELF, FROM MIDDLE CLASS CITIZEN WILL BE FORCED TO LIVE ON THE STREET!!!! WE NEED HELP NOW!!!!!! OVERDRAFTS ARE KILLING ME, BUT NEED CARD TO TRANSACT SO MANY THINGS. THE TAKEOVER HAS ACCELERATED AT A DRAMATIC PACE!!!!

.IT ONLY TAKES ONE OVERDRAFT TO START THE DOMINO EFFECT....WE ARE HANGING ON BY OUR FINGERNAILS. WITH NO OVERDRAFT PROTECTION, WE CAN GET SO FAR BEHIND, WE ARE UNABLE TO EVER CATCH UP!!!!!! MY CAR IS BEING REPOSSESSED....I HAVE NO MONEY FOR FOOD AFTER PAYING RENT AND UTILITIES!!!! MY LIFESTYLE???? HAS PLUMMETED IN LAST FEW MONTHS....LET ALONE YEARS!!!! WE ARE FAST BECOMING ANOTHER 3RD WORLD COUNTRY!!!! LENORA LEE

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

Sincerely,

Ms. Lenora Lee
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