

From: Ms. Terry Barber, Woodland Hills, CA
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Since we've bailed out the banks, I think they owe us customer consideration. No more huge overdraft charges for checks. or overdraft "protection."

The cost to the bank is no more than \$7.00, according to friends who own businesses. Why are we being robbed of our money because of a miscalculation?

Also, the interest rates are way out of line on charge cards. Why not hold banks' feet to the fire and make them help restore confidence by reducing the highest interest rate to 20%? 30% is usury. The real culprits are the banks.

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

Sincerely,

Ms. Terry Barber
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