

From: Gisela Mayworm, San Diego, CA

Subject: Electronic Fund Transfers

Comments:

Gisela Mayworm
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Federal Reserve Board

Dear Federal Reserve Board:

Dear Sirs,

I am a victim of the abuses of that.

A provider charged in my account without I asked for that and then my account of course got out of funds enough to cover the next transaction. Well the Bank charged over and over overdrafts, and I am still waiting the refund from that provider, and also I am waiting for my refund from the provider and also the refund of the overdrafts.

Banks always they win, consumers are always in the whole. They get BAILOUTS, BONUS ETC. and consumers are working so hard to earn each dollar, and put in their BANK account and BANKS use that and also charged for services, and whatever they want.

THE WORLD IS COLLAPSING THE ABUSES OF THE BANKING.

THEY DO NOT PROTECT YOU ALSO FROM IDENTITY THEFT PROBLEMS, BECAUSE EITHER WAY THEY GET BACK THE MONEY.

IT IS TIME THAT OUR CONGRESS HELP CONSUMER AGAINST THE ABUSES OF THE BANKING ABUSES RULES.

BY the way the most abusers are CITIFINANCIAL, CITOBANK, CHASE, MORGAN AND STANLEY

Sincerely,

Gisela Mayworm