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CCS ID Number: 20040006036

\*\*\*\*\*

*Email Content:*

*Subject:* Board Members  
*First Name:* Gale  
*Last Name:* Brownell  
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*Profession:* Housing Manager/Therapist  
*Organization:* City of Santa Rosa Affordable Housing  
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*City:* Sebastopol  
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*Country:* US  
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*Telephone:* 707 823-8943  
*Forwarded:* None  
*Referring URL:* <http://www.federalreserve.gov/accessibility.htm>

*Content:* Just recently learned that you were not going to tighten up the restrictions very much (only on marketing) of the "Bounce and Overdraft Protection" now being seen by banks as one of their most lucrative areas of income. They are making over 500% interest in many cases! I think this is the kind of issue that is mostly affecting the lower and middle income population of this country of ours who are already suffering much more than those of us closer to the top of the scale. I just do not see how you can in good conscience say you are protecting consumers and allow this kind of blatant discriminatory behavior to continue to flourish. I think you're the last wall of possible protection against this type of usury behavior by the banks. What else can we do to convince you that you need to step up to the plate and take a stand on this issue? I am appalled that this kind of banking behavior has been allowed to continue this long without oversight intervention. Please respond.

\*\*\*\*\* *Forwarding Information*

*Forwarded To:* Watson, Regina (C&CA)  
*From:* Hill, Tina (CORRESPONDENCE UNIT)  
*Message:* Reg. Z?  
*Date:* June 10, 2004