

**From:** Bryan Schmidt

**Subject:** Truth in Lending

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Referring URL: <http://www.federalreserve.gov/consumers.htm>.

Email Content:

I am writing to ask you to support the "Consumer Overdraft Protection Fair Practices Act" introduced by Representative Maloney. I believe current banking practices are grossly unfair, not to mention deceptive. It is frustrating and makes a customer feel they cannot trust the banking institutions. I also request that consideration be given to require signatures on all debit card transactions no matter what the amount. Permitting charges without signatures is just inviting fraudulent use of stolen cards. I have been uncomfortable with this since the practice started and yet merchants often refuse to let me sign, even when I insist. They don't want to be bothered with it. Thanks for your efforts on our behalf.