

From: Richard Simon
Subject: Electronic Fund Transfers

Comments:

Hello guys!

Please do as much for us as you have for the sleazy banking system. OPT in , not OPT out for automatic overdraft protection. And more importantly stop banks from arbitrarily uping our interest rates when our credit is in perfect standing. I have been with American Express for over 20 years, and never had a late payment, and yet they raised my int rate from a guaranteed 7.99% to 9.99%. This is a breach of contract and I will be working with others to begin a class action lawsuit against any banks who continue this practice.

I haven't seen any help coming from your end, or our useless Government Officials. Both the Reublican and Democratic parties are simply obsolete, useless, and ineffective. We need a major Independent movement here in the US.

I think the next election in the U.S. might surprize everyone. Wouldn't it be great to see not one single Republican or Democrat get re elected?

Rick Simon