

From: Kathleen Nelson  
Subject: Electronic Fund Transfers

---

Comments:

To whom it may concern,

I saw an article in the paper with your e-mail address in order to voice my concern on how the banks are handling not only checking/savings accounts but credit cards.

The issue I would like addressed is the outlandish APRs the banks are able to charge on credit cards. What is legal based on bills passed by our legislators used to have people put in jail and labeled as "loan sharks". With the way the economy is and people struggling to survive as well as the banks taking tax payer dollars to get them out of trouble they got themselves into, why are they being allowed to increase their APRs???????? We should all have to sacrifice in this economy including the businesses that have helped to get us where we are today.

I would like to see our public officials tackle this issue and make them lower the APRs in order to help the American people to get through these tough times.

Thank you for your time. I hope to see this addressed and changes made by our government to help all of the people who are hurting at this time of need.

Kathleen Nelson