

From: Melvin Olson, Flippin, AR
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

We are still trying to recover from nasty banking rules that didn't consider the main bill payer being in the hospital and the other payer bedridden and unable to understand the voice on the other end of the phone which was probably telling me that this was the last day I could pay without suffering the super duper weight of credit card companies gone wild.....

I was having a very bad time of it due to worrying about Candice and trying to keep the dog fed and myself as well.

I am sure this bill will remain in the forever unpaid column due to the interest rates that send you reeling after having a many year no

problem account. Anyway, enjoy the extra monies collected by fleecing.. We will keep on paying because that's the way we are.. America the Beautiful.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Mr. Melvin Olson
Flippin, AR 72634-0863