

From: Linda McRoberts, Tomkins Cove, NY

Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Recently "changes" in banking regulations were made on "behalf" of beleaguered taxpayers. Conveniently those changes do not go into effect for two years, giving banks ample time to do what they do best gorge taxpayers. While taking "TAXPAYERS" money with one hand, banks have MORE than DOUBLED APR rates and upped the amount due on accounts. As usual our government appears to still be hand in hand with financial institutions and the consumer be damned. I have tried to find the logic in pushing middle class Americans into bankruptcy or debt consolidation, there IS NONE.

We, the middle class, are being pushed to a breaking point and our government seems content to do NOTHING. WHEN does it become our time to get some relief?

Instead of giving away our money to wasteful institutions, why not give each taxpayer a million dollars to pay off their bills. It would help businesses, relieve the average person, most of whom have no jobs and certainly stimulate the economy. Isn't that our goal? Besides, it is less costly than the amounts that have ALREADY been spent, with no measurable results!

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

Sincerely,

Mrs. Linda McRoberts  
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