

From: LaNell Mueller, Clifton, TX  
Subject: Electronic Fund Transfers

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Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Americans have a hard enough time paying the exorbitant fees charged by the credit card companies and they should not be allowed to increase the rates without giving the consumer time to pay off the account and deciding whether or not to keep the card.

As it is the interest charges and fees are usury and should be outlawed, especially with interest rates in all other areas going down. And they expect the American public to bail them out!!!! It's a travesty.

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

Sincerely,

Ms. LaNell Mueller  
Clifton, TX 76634-1823