

From: Cheryl Byers, Clewiston, FL
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

If you have lowered the interest rate to zero why are credit card lenders allowed to practice the sin of usury on Americans?

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

Sincerely,

Ms. Cheryl Byers
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