

From: Dr. Marlene Talbott-Green, Ph.D., Worthington, OH
Subject: Electronic Fund Transfers

Comments:

Jan 27, 2009

Federal Reserve Board Email comments

Dear Email comments,

Bank and Credit Card reform is absolute past due. I have had so many serious problems with 2 major Credit Card Companies and with one Bank in particular over the past 10 years that to narrow them down to overdraft services would be futile.

I feel futile about the entire banking and credit card situations, because I, myself, have been subject to their manipulations with no real violations on my part, but solely due to the way they do business. Now, I deal with a small neighborhood bank, and exclusively use my debit card, rather than use another credit card. I am fortunate that I can do this. Many people are not, and many of my friends have had similar difficulties with their banks/credit card services. THERE IS NO

WAY THAT AN INDIVIDUAL CAN FIGHT THESE INSTITUTIONS. Overdraft fees are only a small part of the money these conniving institutions make from innocent, unknowledgeable, and increasingly impotent consumers. There needs to be a complete overhaul of these institutions and their practices, and from what I can see, the only solution is to NATIONALIZE ALL BANKS AND CREDIT CARD COMPANIES UNTIL OR UNLESS THEY ARE REFORMED!!!

Therefore s simple request such as to
Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Dr. Marlene Talbott-Green, Ph.D.
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