From: Ani L. Schwartz, Arroyo Seco, NM

Subject: Electronic Fund Transfers

Comments:

Jan 28, 2009

Federal Reserve Board Email comments

Dear Email comments,

Finance companies (which includes banks and credit card companies) use everyone"s money to make more money and do not share the returns equitably with respect to the stingy interest rates they offer.
In a sense they are "borrowing" our money all the time and when THEY "overdraft" (lol) WE have to bail THEM out!! (no strings attached, so far).

This is a disgusting injustice that must be changed because there is only so far that this can continue before the whole system collapses as a result of Reverse Robbin" Hoods who are $ucking us dry.
Without US there would be no one to loan money (practically interest free) to finance intstitutions.

Without US there would be no market. Exorbitant over-draft charges are just part of the Big Finance scam to clean us out of every penny they can $uck up.

When WE run out, THEN WHAT???
Personally, I probably cannot afford the fees of an overdraft service so I will continue to be sure that I never write an overdraft and I think everyone should try to do the same.

Of course, everyone makes a few mistakes upon occasion and WE should all have protection, whether or not we can afford it as individuals.
The best protection is to BOYCOTT credit card companies.
Please do not send me anything via USPS mail. Thanks.

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

Sincerely,

Miss Ani L. Schwartz
Arroyo Seco, NM 87514-0282