

From: Candace Brooks, Renovo, PA

Subject: Electronic Fund Transfers

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Comments:

Jan 29, 2009

Federal Reserve Board Email comments

Dear Email comments,

The one credit card raised my APR considerable and I have not been late on any paymnets! This is awful; the taxpayers monies are bailing out these companies and they in turn are screwing the taxpayers! This does not make sense to me! Then to see that the excutives are making mega bucks not only in their salary but in bonises!

YOu all ned to put stipulations on these monies and they are getting? Isn't this like biting the hand that feeds you???

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

Sincerely,

Ms. Candace Brooks  
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