

From: Susan Tappan, Coronado, CA

Subject: Electronic Fund Transfers

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Comments:

Feb 10, 2009

Federal Reserve Board Email comments

Dear Email comments,

The credit card companies are raising interest rates thus blocking any spending at all from the consumer. They need to stop raising interest rates for the people who's taxes are bailing them out. They need to eliminate fees for overdrafts and anything else that effects the consumer. They need to help not hinder spending by the consumer.

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

Sincerely,

Ms. Susan Tappan  
Coronado, CA 92118-1916