

From: Rose Vidmar, Worthington, OH
Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

As you know, the Federal Gov't reduced tax rates last year, so that my VISA account dropped from 10.15% to 6.9% from Aug 07 to Aug 08.

In late '07, I requested my due date be adjusted as it was difficult to pay so close to when my mortgage was due. The bank (US Bank) stated they were unable to move it beyond 10 business days (insufficient for my needs). Subsequently, I was late twice in Feb and April '08. In Nov 08, the bank raised my rate to 18.99% due to the late payments and my minimum payment doubled from \$238 to \$518. This rate, obviously, is far above the original rate of 10.15%.

I've requested they lower it - even offering to close the account so no further charges can be made - but, they only have referred me to a credit counselor.

How do they expect to get more money from me w/o cooperation on their part? Now, I've given up on trying to keep my credit report clean .. I pay the minimum when I'm able.

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

Sincerely,

Ms. Rose Vidmar
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