

From: Elisabeth Weseley, Breckenridge, CO

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

In the early days of credit cards there was a 30 day period to pay the balance after the closing date of the statement. This has been whittled away to barely 2 weeks. With inferior service from the postal service this effectively can be only 1 week. The credit card issuers are using "late charges" and fees as a new profit center. There must be more regulation and consumer protection.

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

Sincerely,

Ms. Elisabeth Weseley
Breckenridge, CO 80424-0855