

From: Cortland Qualy, Denver, CO

Subject: Electronic Fund Transfers

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Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

Granted everything done by banks related to credit cards and debit cards is driven by profits. BUT, exploitation and profiteering of helpless patrons is the reality.

Too many victims cannot remember when government protected consumers from blatant exploitation by enforcing "usury" laws that defined excessive/outrageous fees. And penalized violators with prison sentences (yes, the mafia was the perpetrator back then). Now the banking industry has stolen the mafia's bread and butter ... and the mafia was forced to look elsewhere for their profiteering !

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

Sincerely,

Mr. Cortland Qualy  
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