

From: Cordelia Lavery, Elizabeth City, NC
Subject: Electronic Fund Transfers

Comments:

Feb 21, 2009

Federal Reserve Board Email comments

Dear Email comments,

Some thing must be done to rein in these banks. Their fees are outrageous and so are their interest rates on their credit cards. Stop them from sending our credit card offers to every Tom, Dick, and Harry. They use a shotgun to send out credit cards and then charge all of us to cover the expense of credit cards gone bad. They need to underwrite the credit worthiness of people before issueing the cards.

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

Sincerely,

Mrs. Cordelia Lavery
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