

From: STEPHEN HATFIELD, Lexington, KY

Subject: Electronic Fund Transfers

Comments:

Feb 19, 2009

Federal Reserve Board Email comments

Dear Email comments,

THE GOVERNMENT GAVE BILLIONS TO BANKS ASAP.
THE GOVERNMENT PROPOSED NEW RULES FOR CREDIT CARDS, AND POSTPONED
ENACTMENT FOR 18 MONTHS.

GOVERNMENT NEEDS TO START PROTECTING CONSUMERS FROM OUTRAGEOUS BANK
PRACTICES THAT ARE DESTROYING AMERICA'S MOST VULNERABLE CITIZENS.
CREDIT CARDS NEED TO BE CHANGED ASAP, BANK FEES NEED TO BE ELIMINATED,
AND GOVERNMENT NEEDS TO START REGULATING LIKE THEY CARE ABOUT
AMERICANS.

QUIT SELLING OUT TO THE LOBBYISTS FOR 30 PIECES OF SILVER.

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

Sincerely,

Mr. STEPHEN HATFIELD
Lexington, KY 40513-1036