

From: GORDON GREENLEAF, Houston, TX

Subject: Electronic Fund Transfers

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Comments:

Feb 20, 2009

Federal Reserve Board Email comments

Dear Email comments,

Please put a limit on interest rates that any lender can make. It make no sense to charge a person 19% interest. I have seen some interest rates at 24% or even higher. This is gauging and the lenders are actually hoping you will default and stacking the odds of that in there favor. Reasonable loan amounts and reasonable interest rates, or don't approve at all!

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

Sincerely,

Mr. GORDON GREENLEAF  
Houston, TX 77098-1612