

From: Dr. Pamela Lauman, New Castle, CO

Subject: Electronic Fund Transfers

Comments:

Feb 24, 2009

Federal Reserve Board Email comments

Dear Email comments,

I am tired of credit card companies abusing the power they seem to have accumulated. They set all the rules without any consideration to individual customers. They approve high credit limits for customers who should not even be eligible for those limits and then penalize those of us who do pay our bills in a timely fashion. My interest rate just increased 10% although I always pay on time and in full. Regulation is desperately needed of these companies.

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

Sincerely,

Dr. Pamela Lauman
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