

From: Jen Edwards, Haddon Township, NJ

Subject: Electronic Fund Transfers

---

Comments:

Mar 18, 2009

Federal Reserve Board Email comments

Dear Email comments,

It's criminal - overdraft charges as well as the sneaky ways they load interest on loans up front, charge hidden fees, change terms - everything about the banking and credit card industries needs to be reviewed and REGULATED! They are destroying people's lives because of their excessive greediness. We are paying their exorbitant, non-founded fees as well as supporting their ability to continue ripping us off with our tax dollars. What the hell is going on? Is our government asleep at the wheel or are they driving a new car, compliments of the banking industry?

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

Sincerely,

Ms. Jen Edwards  
Haddon Township, NJ 08108-2335