

From: Karney Hatch, Portland, OR

Subject: Electronic Fund Transfers

Comments:

Karney Hatch
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Dear Federal Reserve Board:

Hello,

In the course of my making my documentary film about overdraft fees and other predatory lending practices, "Overdrawn!", and in the months since, I have heard literally HUNDREDS of stories from consumers about how overdraft fees have negatively impacted not just their wallets, but their very lives. With hundreds of billions of dollars going to the banks in bailout money, isn't it time that the Fed did something to help low-income consumers by curbing the banks' ability to nickle and dime low-income consumers? If you want ideas for how to change the system, why not go read Rep. Maloney's Consumer Overdraft Protection Fair Practices Act, which was recently re-introduced in Congress?

Please, act now!

Sincerely,

Karney Hatch
Portland, OR