

From: Sharon Sigmond, Glendale, AZ

Subject: Electronic Fund Transfers

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Comments:

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director:

I support the proposed requirement that would require financial institutions to obtain consumers' affirmative consent (or opt-in) before any overdraft fees or charges may be imposed on consumers' accounts.

Banks should get explicit permission before enrolling customers in the most expensive overdraft system, automatically covering overdrafts and charging high fees, and should be stopped from using unfair practices to increase their overdraft fees.

Wouldn't it be nice to live in a world where the alleged greatest nation had "Great" leaders and businessmen? Wouldn't it be nice if our banking system were being run by those with high Integrity and Ethics presence and a true caring about "people" with real lives and families, like the bankers have? Wouldn't it be nice if the Federal Reserve could look in the mirror and ask itself if they would like to be in the shoes of those Not running or holding hands with the banking systems? When will a brain and a heart, bringing courage to the insanely self interested, come into town for you guys? I am very disappointed in your show and I know I speak for millions. But that won't phase you guys because you are so used to Lying that you've turned Criminal long ago and have no remorse or decency to feel anythings except the desire to escape being caught. Too Late!!! I wish on you what you all have caused us out here. No Job, No Money, Nowhere to Turn, and most of all I wish you to get hit with draft fees every where you walk for the rest of your miserable lives. Truth is, we expect nothing from you other than criminality and the same goes for the White House.

Sincerely,  
Sharon Sigmond  
Glendale, AZ 85308