

From: Aminah Yaquin Carroll, Houston, WV

Subject: Electronic Fund Transfers

Comments:

Aminah Yaquin Carroll
Gallipolis Ferry, WV 25515-9609

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Federal Reserve Board

Dear Federal Reserve Board:

The Banks are abusing us. I had an account which i overdrafted 3\$--my bank did not offer anyform of overdraft insurance, the good or the bad! But when i tried to close my account so i could stop the addition of daily fees against my overdrawn account in addition to the inital 39 \$ overdraft fee, i was not allowed to close my account until the account had accreued hundreds of dollars additonal penalties!

I had no income at all due to illness at the time. This was a nightmare. Banks need to become repositorss of our trust not financial rap=ists, rewardede for their transgressions.

Sincerely,

Aminah Yaquin Carroll