

From: James Hartzell <jim.hartzell@gmail.com> on 06/27/2008 03:15:03 PM

Subject: Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

I only use a debit card. I hear that bloated, usurous NSF charges will soon be charged if my card is rejected for lack of funds. In my youth, banks provided services and honored their customers. They have degenerated into parasites upon the elderly, the poor and those, like myself, who stretch to live from paycheck to paycheck. There used to be usury laws. I believe the congress needs to play some serious catch-up. Theodore Roosevelt said "The government

should take care of the people. The corporations, have you noticed, do a perfectly good job of taking care of themselves. The government should take care of the people."

I don't feel taken care of. Quite the contrary, I feel constantly

raped by what the first draft of Pres. Eisenhower's Military/Industrial Complex speech called the Military/Industrial/Congressional Complex, and I'm mad as hell.

Ambrose Bierce, described your organization as "A conflict of interests masquerading as a conflict of principles." I see little

reason to disagree with Bierce, admittedly a cynic, especially when Sir Bertrand Russel said "The cynics are right 90% of the time."

James D. Hartzell

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Sincerely,

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