

Docket No. R-1314"

**Jennifer J. Johnson, Secretary Board Of Governors Of The Federal Reserve Systems.
Good Morning to you and your staff.**

I am very grateful for the opportunity to air my complaint. It is really outrageous what some of the lenders are practising. The reason the country is in this terrible mess is because some of the lenders are heartless, they are killing the goose that lays the golden egg. My problem is with Washington Mutual, I try to keep my account in good standing, however I had one overdraught because my insurance company inadvertently take payment from this account instead of another one I had given and aparently WaMu was happy for the opportunity to raise their rate on me to 41%. This is sad, isn't it. You see a person that would be able to pay off their debt in good timing are forced into bankrupcy and this hurt the bank and everyone else. They turn good people into rogue. Thanks for your time. God bless you for the good work you are doing.

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