

Bank of Springfield **BOS**

Federal Reserve Bank-Chicago District
230 South La Salle Street ,
Chicago, Il 60604-1413 -

June 15,2004

Re: Proposed Changes to Regulation DD-Allowable Overdraft Charge Off Timeframe

To Whom It May Concern:

Bank of Springfield currently allows charge offs to take place on the 41st day of overdraft. We feel that this allows sufficient time for the customer to bring in the funds before charge off action takes place. They are notified each day throughout the process as well as the initial disclosure. We feel that the by shortening the charge off cycle, we will not be allowing the customer sufficient time to bring the accounts back to a positive balance before charge off.

Thank you for your time in this matter.

Bank of Springfield

