From: "Denney James" <djames44@austin.rr.com> on 06/27/2008 12:20:03 AM

Subject: Regulation DD

Dear Mr. Bernanke, (or the person reading this email)

I would be the first one to opt out of the overdraft protection "service". I would however like to be denied if I do not have enough money to purchase an item. I would also like you guys to return the monetary system back to the group who rules this country not the private banking robber barons who cleverly convinced our congress to adopt a federal reserve and remove us from the gold standard, only to see the value of our money perpetually deflate in value. If not then please let me join in on the fun of controlling 300 million people and the most powerful government to ever exist. Huh please? Oh yeah stop loaning the US more money if they haven't paid back any of the principal, I am trying to conserve my tax dollars for things like education and science. Ok great thank you. Your humble monetary slave.

Denney James