

**From:** "Shanna Oskin" <shanna.oskin@gmail.com> on 07/07/2008 10:30:02 PM

**Subject:** Regulation DD

I'm writing to let you know that I'm strongly in favor of regulations that assist banking customers to avoid unreasonable overdraft fees. Your Truth In Savings Act (Regulation DD) is a great step in the right direction. However, I believe that the default policy that would most benefit consumers would be to not be enrolled in these overdraft programs.

Instead of an opt-**out** policy, I would recommend that the regulations require consumers to op-**in** to overdraft "protection" programs. Most people would prefer not to be "protected" by a loan that comes with a fee that's on average twice the amount of the offending transaction.

Thank you for your time,  
Shanna K. Oskin