

From: "James Little" <jdlitt@hotmail.com> on 06/13/2008 11:15:18 AM

Subject: Regulation DD

James Little
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June 13, 2008

Federal Reserve Board

Dear Federal Reserve Board:

I would like to have the choice up front to enroll in an overdraft loan program. Please require the banks to give me that choice before charging me a fee.

I would rather have my debit purchase denied than pay a \$30 fee for overdraft protection.

Close the loophole that lets banks make cash advances to consumers without providing truth-in-lending protections and cost disclosures.

I support your plan to ban overdraft fees on debit holds. Please go one step further and ban overdraft fees when the funds are in my account but haven't cleared yet.

Please ban the practice banks and credit unions have of withdrawing my largest checks first. It is unfair to manipulate the order in which debits are processed to maximize fee revenue while routinely covering overdrafts and charging big fees when they do.

Sincerely,

James D. Little