

From: "Bill Thompson" <bthompson@1stMarinerBank.com> on 06/17/2004 04:31:38 PM

Subject: Regulation DD - Overdraft/Bounce Protection Services

Comment to Federal Reserve regarding the proposed amendments to Regulation DD:

Our concern is with the proposal that institutions would be required to disclose overdraft fees on an aggregate basis for both the statement period, and for the calendar year-to-date. We have notified our third-party service provider of this proposal, and they are making a determination of their ability to provide this information. As yet, we do not have their response. We assume that it can be done, but urge that sufficient time be given to allow systems to be enhanced to implement this requirement. This is especially true of the calendar year-to-date aspect. It would be unrealistic to expect this information could be obtained without preparing systems to capture this information in advance of the calendar year in question.