

**From:** "Debra Lumpkins" <dlumpkins@gatewaylegal.org> on 08/04/2004 03:35:48 PM

**Subject:** Regulation DD - Overdraft/Bounce Protection Services

Please DO NOT exempt overdraft protection ("bounce" protection) from the truth in lending act. These are loans like any other, although people are not well informed as to the true cost of these loans. The Truth in Lending act was created so people could be informed and hopefully make wise credit choices. Carving out exceptions like short term bank loans like this is contrary to the purpose of TILA.

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