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Subject: Regulation DD

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Banks should be prohibited from advertising or promoting unsafe banking practices. Personally, I would rather have an up front choice to enroll in an overdraft loan program. Please require the banks to give me that choice before charging me a fee. I also think we should work to ban the practice banks & 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,

Alexander Jelinek