

"NICOLE LEBLANC" <leblanc677@yahoo.com> on 07/24/2008 03:35:02 PM

Subject: Regulation AA

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Federal Reserve Board

Dear Federal Reserve Board:

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

Banks should be prohibited from advertising or promoting unsafe banking practices.

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

Sincerely,

NICOLE LEBLANC