

From: "Linda Zelikson" <laybala@aol.com> on 06/15/2008 08:15:02 PM

Subject: Regulation DD

Linda Zelikson
43 Brandon Dr
Mount Kisco, NY 10549-3720

June 15, 2008

Federal Reserve Board

Dear Federal Reserve Board:

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

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 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.

Sincerely,

Linda Zelikson