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Subject: Regulation DD

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Federal Reserve Board

Dear Federal Reserve Board:

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.

Require banks to get consumers' affirmative consent before extending overdraft loans.

Please ban the practice banks and 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.

Close the loophole that lets banks make cash advances to consumers without providing truth-in-lending protections and cost disclosures.

Sincerely,

Beverley