

From: "Brad Demmler" <bwdemmler@hotmail.com> on 06/15/2008 10:30:02 PM

Subject: Regulation DD

Brad Demmler
21130 Royal Villa Drive
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June 15, 2008

Federal Reserve Board

Dear Federal Reserve Board:

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,

Brad Demmler