

From: "Jason Beck" <lionchow@gmail.com> on 06/16/2008 05:00:04 AM

Subject: Regulation DD

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June 16, 2008

Federal Reserve Board

Dear Federal Reserve Board:

Those of us who live paycheck to paycheck are the ones most hurt by these fees. This is unjust and unnecessary. I would rather have my debit purchase denied than pay a \$30 fee for overdraft protection. The banks should be required to give me the choice up front to enroll in an overdraft loan program before charging me a fee.

Sincerely,

Jason Beck