

From: "steve summers" <stevesummerswag@sbcglobal.net> on 06/14/2008 02:25:06 PM

Subject: Regulation DD

steve summers
3212 herrington dr
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June 14, 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.

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Sincerely,

steve summers