

From: "Daniel Conn" <trikzy@gmail.com> on 06/27/2008 10:30:08 PM

Subject: Regulation AA

I would like to join the consumers and federal government in Docket Number R-1315 I feel as if this should be an optional "feature" of any account, but not required. I think that all banks should be required to ASK UPON ACCOUNT SET-UP, wether or not you want to be part of the overdraft protection feature.