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Subject: Regulation DD

To Whom It May Concern:

I strongly agree with letting the consumer opt-out of overdraft "loans" for debit cards. The banks say it is for my "convenience" but it's really just a scam for them to make millions and billions from the consumer.

At Bank of America, it's \$35 per transaction if you get an overdraft "loan." I had an instance not long ago where I accidentally paid a rather large bill twice. Not knowing I had done this, I went out and used my debit card for a number of purchases that afternoon. I purchased a pack of cigarettes, a coffee from Starbucks, a couple of items from the pet store, a few groceries items, and a small item from the hardware store.

They hit me for \$35 for EACH of those transactions when I had no idea my account was overdrawn in the first place. That's \$175 in ridiculous overdraft fees. Had the card been rejected automatically, I would have known something was wrong and would have used a debit card from another account or used my credit card, both of which I had in my purse.

Thank you for listening
~Tonya Bowman
Oakland, CA