

From: "Neal K Hingorany" <NHingorany@nei-cds.com> on 06/26/2008 12:55:05 PM

Subject: Regulation DD

Regarding overdraft fees, disclosure and an "opt-out" option:

I would simply like to voice my support for such measures. Personally, I have attempted to opt out of my banks overdraft program to no avail. Secondly overdraft fees are excessive and often hidden from consumers (from what I have seen in my limited opinion).

Regards,

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