

**From:** Mark Casazza <mark.casazza@mail.cuny.edu> on 06/26/2008 01:00:03 PM

**Subject:** Regulation DD

Overdraft fees should be limited to strictly "opt-in" programs. The vast majority of people won't be able to cut through the marketing hype when setting up an account to know that they will be charged \$30 or more for a \$2 "loan" so the default should be to require them to explicitly join such programs.

Thank you,  
Mark Casazza

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"The laws and Constitution are designed to survive, and remain in force, in extraordinary times"  
- Justice Anthony Kennedy

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