

From: Brian <brian@thebettenhausens.com> on 06/26/2008 02:00:04 PM

Subject: Regulation DD

I believe that over draft fee's should be a percentage of the amount over drafted, Such as 18% I also believe that bank should be forbidden from charging multiple overdrafts a day. I believe they should only charge 1 for the account going overdrawn, and not reoccurring overdraft fees. If you bounce on friday, the notice won't go out until monday in the mail. However by monday you can get a reoccurring overdraft fee of \$8 at my bank (national city in Illinois)

I believe banks ability to be allowed to be greedy is what has created the subprime melt down. numerous deceptive lending practices have been allowed to exist!