

From: Christopher Nee <neecl@umdnj.edu> on 06/26/2008 02:05:03 PM

Subject: Regulation DD

To whom it may concern:

I think Docket No. R-1315 is a great policy recommendation and I feel it should be passed as soon as possible. I would like to take this time and personally voice my support in its favor. Over draft fees are insidious, banks create an environment that is designed to net as many customers' as possible.

Sincerely,

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