

**From:** "Tommy Nunes" <tommynunes@gmail.com> on 06/26/2008 03:20:02 PM

**Subject:** Regulation DD

To Whom it May Concern,

This is in regard to the potential of allowing Over Draft Loans to be optional. I think this was a long time coming and support it 100%. There are many times when the bank just makes a mistake that can cause this much less people genuinely spending more then what they have.

For example, my bank did not immediately make \$300 available in my checking account after a fully cash deposit. The next day I made a purchase for about \$80 (I had about \$64 left in my checking before the deposit) I come to find a week later that I received an overdraft fee of \$35. After much arguing on the phone with a Bank CSR (this was for Commerce Bank) they would not acknowledge they made an error but instead offered me a "Courtesy" of refunding the \$35. Situations like this have happened several times with several different banks i've used.

If they would just deny the transaction which would allow me to research why the transaction did not go through and correct it I could save both money and time dealing with the bank to fight these fees. I would rather not be allowed to make the transaction at all. It seems fairly logical to me. Please make this regulation happen! Thank you for your consideration.

Tommy Nunes