

From: "Michael Bresnan" <Michael.Bresnan@amtote.com> on 06/26/2008 04:10:03 PM

Subject: Regulation DD

Overdraft fees are both misleading and irresponsible lending practices. I am a bank of America Customer and I use my checkcard often for small purchases in lieu of carrying cash. Sometimes a deposit I have made might take a day or two longer than I plan on to post, and I end up spending \$70 for a bottle of Gatorade and a bag of chips. Please force banks to allow their customers to opt in to this treatment. I'd much rather get declined, and either use another card, or pay in cash. Which I would have, had I known I was NSF status!!! Thank you

Mike Bresnan