

From: Simon <pellucidity@gmail.com> on 06/26/2008 05:35:02 PM

Subject: Regulation DD

As a consumer I am not so desperately humiliated by the idea of my debit card being turned down that I would feel the need to run an overdraft and incur huge fees. Consumers don't suspect fees are the main source of profit growth for our banks—we *know* it.