

From: Matthew Dowd <mdowd@yahoo.com> on 06/26/2008 11:05:21 PM

Subject: Regulation DD

To Whom It May Concern,

I am writing in support of 'opt in' requirements for over draft fees. This fees are unfair and do consumers no good. Banks should not be automatically allowed to sign customers up for services they do not want and are usually not aware of.

Regards,

Matthew Dowd
55 Terrace Ave
Niantic, CT 06357