

From: "Jason and Andrea Semler" <j.a.semmler@gmail.com> on 06/26/2008 11:25:04 PM

Subject: Regulation DD

Having reviewed the proposed document, I would like to say that I would rather have my transaction denied than receive an "overdraft loan" from my banking institution. The only overdraft protection I would like is a transfer from my savings account or from a current line of credit. I do not want to deal with a \$30 fee for a \$2 negative checking balance! I would rather have it denied altogether.

Please support an "opt-in" for overdraft fees. Given the low likelihood that people will unsubscribe, **the default policy should place consumers in the arrangement that provides them with the greatest benefit, which is clearly not one that costs Americans more in fees than the amount of the loans themselves.**

Andrea Semler