

**From:** "Noah Metz" <noahmetz@gmail.com> on 06/26/2008 10:50:04 AM

**Subject:** Regulation DD

To Whom it May Concern:

I am writing to show my support for the Truth in Savings proposition to prevent predatory practices by banks preying on unknowing consumers with debit cards. I believe this proposed rule should contain a section whereby if/when the rule goes into effect, all bank customers will be alerted, and they will have a window of time (e.g. 90 days) in which to opt-into overdraft protection; after which time, all consumers who do not respond will be taken off overdraft protection automatically. Further, the language with which banks should be allowed to "sell" overdraft protection to their customers during the 90-day window should be specified so as to prevent dishonest or predatory practices in this regard. Thank you for your time. Best,

Noah Metz