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**Name:** Geoffrey A Hazel

**Affiliation:**

**Category of**  
**Affiliation:**

**Address:** 2428 129th Ave SE

**City:** Bellevue

**State:** WA

**Country:** UNITED STATES

**Zip:** 98005

**PostalCode:**

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**Comments:**

I have long wanted the banks to let me opt out of overdraft payments, especially on debit transactions. It is obvious to me that the banks have the ability to determine if there is enough money in my account, because they decline large overdrafts, but let small ones go through. It seems to me that although the banks claim they are doing me a favor by not declining my small transactions, in fact they are only giving me a very expensive short term loan on a small amount of money. I would prefer that the law is so worded that overdrafts are outlawed by default, and the consumer may opt-IN to have the bank allow overdrafts on his account, but opt-out would work too, at least for me. And the other "rule" that the banks follow that could use revising is the "largest transaction first" rule. If you make a mistake in your bank ledger and have 4 transactions come through, it's possible that the small ones might be covered and only the large one is NSF, but because most banks run the transactions from largest to smallest, the money could be all gone from the first one, and the other three go NSF. This is touted by the banks as, again, "doing you a favor" because you obviously consider the large one to be the most important, but in fact it again is simply a money maker for the banks.

a large-to-small or small-to-large basis.