

From: Jerry Capizzi <jjcapizzi@yahoo.com> on 06/27/2008 08:50:12 AM

Subject: Regulation DD

Dear Federal Reserve Staff Member;

I am **not** in favor of your banking-industry-inspired idea to "opt out" of their overdraft protection services plan. I view this plan as benefiting not the consumer, but the banking industry, and your organization as one that is a co-conspirator of the banking industry in keeping with the Bush Administration's M.O. to sell out this country to big business.

This should be "opt in", not "opt out".

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P.S. 1-20-08 -- Can't Wait!