

From: D ANNON <window2theworld@msn.com> on 07/01/2008 08:00:04 PM

Subject: Regulation DD

I agree. We, The People need to be more accountable for our own finances and stop relying on bank to catch us when we fall.

People will keep falling because bank keep putting them back on their own two feet which people should learn to stand on their own and be self reliant.

Come on -- GROW up! Let's get off the money merry go round and make people accountable for their own spending habits.

Others bad habits cost those who have good habits money. We are paying the price others irresponsibility's.

The bank should NOT give money and provide over draft to those spending money they do not have and relying on bank to pay on their behalf. This is not helping to build a healthy credit and it seems those using overdraft are not responsible enough to monitor, build or maintain PERSONAL finances. I feel if someone chooses and are able to have an overdraft connected to their own savings or bank credit card that is an option.

The bank incurs a fee and that possibly puts the consumer deeper in debt and costing the bank money they my never receive.

Write offs add up. They lead to higher taxes and ambush calculation of what is "real" money.

On different matter of fee's the government implemented in 1978...

I do not agree that the government charges me a 10.00 fee for more than 6 on line transactions from my savings to checking.

BUT does not charge me if I go to an ATM or teller and request transfer -- WHAT is the purpose?

THAT is my business, MY interest earned and MY money and I should be able to transfer savings to checking when I choose and as many times I as wish until the money is gone. I am an American Citizen from birth. This is my right.

Thank you for you're interest in hearing from We, Me Us, The People who help make this country great. Keep American strong. Promote self respect, pride and honor through making us all accountable for our own actions

Sincerely,
Debra E. Annon