

From: "Marty Lambert" <mlambert77@gmail.com> on 07/03/2008 10:49:57 PM

Subject: Regulation DD

I feel that it would help consumers tremendously by allowing us to be able to opt-in/opt-out of the overdraft protection banks charge. I've been charged \$34.00 for a transaction that made me go negative two cents. I would much rather not been able to purchase my \$5 item than pay \$34.00