

**From:** "Karen Henderson" <kahenderson@co.davis.ut.us> on 06/13/2008 12:05:11 PM

**Subject:** Regulation DD

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Federal Reserve Board

Dear Federal Reserve Board:

I would like to have the choice up front to enroll in an overdraft loan program. Please require the banks to give me that choice before charging me a fee.

Require financial institutions to separately report checking account fee revenue for insufficient funds and for overdrafts. That way we will know how much money they make off this unfair and deceptive practice.

I would rather have my debit purchase denied than pay a \$30 fee for overdraft protection.

Banks should be prohibited from advertising or promoting unsafe banking practices.

Close the loophole that lets banks make cash advances to consumers without providing truth-in-lending protections and cost disclosures.

Sincerely,

Karen Henderson