

From: "Carissa Shumaker" <carissa_shumaker@hotmail.com> on 06/13/2008 02:15:35 PM

Subject: Regulation DD

Carissa Shumaker
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June 13, 2008

Federal Reserve Board

Dear Federal Reserve Board:

I had fraudulent charges on my account that overdrew my bank account. After the fraudulent charges were removed, the bank still charged me three overdraft fees of \$37.50 each. It is sad that banks profit so greatly from their customers misfortunes. Banks should be prohibited from advertising or promoting unsafe banking practices. I support your plan to ban overdraft fees on debit holds. Please go one step further and ban overdraft fees when the funds are in my account but haven't cleared yet. Please ban the practice banks and credit unions have of withdrawing my largest checks first. It is unfair to manipulate the order in which debits are processed to maximize fee revenue while routinely covering overdrafts and charging big fees when they do. 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.

Sincerely,

Carissa Shumaker