

From: "Brian Fletcher" <littlebrian@hotmail.com> on 06/13/2008 11:15:21 AM

Subject: Regulation DD

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June 13, 2008

Federal Reserve Board

Dear Federal Reserve Board:

This so-called "service" STILL essentially allows Banks and credit card companies to take advantage of unsuspecting consumers. This is WRONG! Overdraft fees need to be drastically reduced and Banks and credit card companies need to be more strictly regulated to prevent them from employing the illegal practices they are presently getting by with.

Sincerely,

Brian Fletcher