

From: "Sonja Stone" <freedomcalling@aol.com> on 06/13/2008 11:30:13 AM

Subject: Regulation DD

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June 13, 2008

Federal Reserve Board

Dear Federal Reserve Board:

Most of the people who get hit with repeated overdraft fees can least afford it. We have enough unbanked people in this country as it is.

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

It is deceptive for banks to claim that automatic "bounce protection" is discretionary while also representing that consumers can expect the bank to cover overdrafts or while permitting consumers to overdraw at the ATM, POS or through preauthorized debits.

Sincerely,

Sonja Stone