

From: "Monica Miranda" <monicamiranda@hotmail.com> on 06/23/2008 11:00:02 AM

Subject: Regulation AA

Monica Miranda
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Federal Reserve Board

Dear Federal Reserve Board:

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

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 banks to get consumers' affirmative consent before extending overdraft loans.

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. 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.

Sincerely,

Monica Miranda