

Subject: Regulation DD

Date: Jun 16, 2008

Proposal: Regulation DD - Truth in Savings

Document ID: R-1315

Document

Version: 1

Release

Date: 05/02/2008

Name: Debra Haggard

Affiliation:

Category of Government

Affiliation:

Address: 7094 Willowleaf Court

City: Noblesville

State: IN

Country: UNITED STATES

Zip: 46062

PostalCode:

Comments:

Please stop the overdraft fees charged by banks. They are just as bad as credit card fees. My daughter's checking account was in arrears by \$700.00. When I helped her reconcile her account, the amount she owed the bank was the total of the fees. Her bank not only charged a \$34.00 overdraft fee each time she used her debit card, it also charged \$6.00 per day for each day the account was in the red. This included weekends which are non-banking days. If you have email, the banks should have to email to let you know your account has a problem. A letter two-five days later causes just as much damage. Please do all you can to protect the consumer, not the wallets of the banks. Thank you for taking the time to read this email.