

"Sam Hucks" <yosemite@sccoast.net> on 06/18/2008 03:45:13 PM

**Subject:** Regulation DD

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Federal Reserve Board

Dear Federal Reserve Board:

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.

Close the loophole that lets banks make cash advances to consumers without providing truth-in-lending protections and cost disclosures.

Require that overdraft loan costs be disclosed under open-end credit rules.

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

Sincerely,

Sam Hucks