

From: misspinkate@gmail.com on 06/26/2008 11:25:04 AM

Subject: Regulation DD

I have reviewed Docket No. R-1315, and have one suggestion: please make overdraft protection opt-in instead of opt-out. I personally would prefer to have my debit card declined in case of not having enough in my account to cover costs of what I plan to buy.

Kate Stutzel