

**From:** knhoagland@comcast.net on 07/30/2008 11:05:04 PM

**Subject:** Regulation AA

I am writing to support the proposed rules outlined in Docket No. R-1314.  
Please adopt these rules to reform credit card lending and overdraft services.

As outlined in the proposal, I would like the option to have my debit and credit card purchases denied rather than pay overdraft fees. Please require banks to receive my affirmative consent before enrolling me in an overdraft protection program or extending an overdraft loan to me.

Also, please ban the practice of manipulating the order in which debits are processed. I believe it is unfair to manipulate these debits in order to maximize fees.

Finally, please stop credit card companies from increasing interest rates on existing credit card balances and stop them from applying payments to lower-interest debt first.

Also stop the practice of sending blank checks in the mail that anyone can get and fill out and sign. If I want to make any special purchases or take advantage of a special offer I will call you. I don't need any blank checks floating around in the mail for any identify thief to get their hands on.

Kathleen Hoagland