

From: Patrick <cavendish@operamail.com> on 06/29/2008 04:50:01 PM

Subject: Regulation DD

Dear Federal Reserve:

My comment on Docket Number R-1315 is that I'd like to for overdraft fees to be opt in, not opt out. I prefer the way that costs me no money to be the default for these fees.

Thank you for listening.

Patrick Matzelle