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Subject: Regulation DD

In the past, I have been victimized by overzealous 'overdraft protection' from my banking provider, US Bank. Even if my online balance showed i had money, there would be hidden holds, and other magical-secret-bank math that would process things in an order that gave the bank huge fees.

I have been overdrawn by 5 dollars, and had 90+ dollars in overdraft fees.

If given the option to have my card declined if there are insufficient funds, or have a 'loan' with a huge fee from the bank, I would choose having my card declined.

Please force banks to stop destroying the American public with this outrageous and compounding fees.