

## YOUNG, SHERON

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**From:** \_Regulatory Comments  
**Sent:** Thursday, January 12, 2006 12:54 PM  
**To:** YOUNG, SHERON  
**Subject:** Part 707, Truth-in-Savings Overdraft Protection Rule Comments

-----Original Message-----

From: Roxanne Dvorak [mailto:texasbohunk54@yahoo.com]  
Sent: Wednesday, January 11, 2006 9:29 PM  
To: \_Regulatory Comments  
Subject: Roxanne Dvorak, Truth-in-Savings Overdraft Protection Rule Comments

As a consumer I am concerned about the benefits of the rule to me.

1. Why are there separate totals for paid items versus returned items? A fee is a fee. If an institution has to provide me these totals, why can't it provide only one total. Will all institutions include the same fees in each total? Does each institution know which fees to include in each total?

I don't believe that each institution will be reporting the same fees in each total which will be confusing to me if I try to compare the fees among my accounts.

2. Why is this starting in the middle of the year?

Why not make the rule effective Jan 1, 2007 to make it easier for the majority of consumers to understand the time period the fees are for.

3. What is the philosophy behind making an institution provide me these totals? I already know if I am abusing the system and the institution is making money from the fees I am being charged. I'm not sure knowing the total fees monthly and yearly will make me or any other consumer reduce the number of times I am charged a fee.

Lastly, I really don't believe this rule will help consumers who are charged fees on a routine basis.

Thank you for your time. I hope you will give some thought to the questions I asked and change the rule accordingly.