From: Judy Miller [jrmiller@roppeholdingcompany.com]

Sent: Tuesday, July 29, 2008 1:47 PM

To: Comments, Regs

Subject: CALL TO ACTION Proposed Overdraft Protection Rules

Judy Miller 50 Joel Boulevard Lehigh Acres, FL 33936-2300

July 29, 2008

Regulation Comments Chief Counsel's Office 1700 G Street, N.W. Washington, DC 20552

Dear Regulation Comments:

As a Director of Panther Community Bank, Lehigh Acres, Florida, I am very concerned and strongly oppose proposed regulations regarding Overdraft Protection Programs offered by our bank.

Thank you.

Sincerely,

Judy R. Miller 239-313-4890