

**American National Bank of Fremont
Fremont, Nebraska**

Regulation Comments
Chief Counsel's Office
Office of Thrift Supervision
1700 G Street, NW
Washington, DC 20552
ATTN: OTS-2008-0004

Re: OTS Docket No. OTS-2008-0004
Proposed Changes to Regulation DD
Truth in Savings Act
73 Federal Register 28904, May 19, 2008

To Whom It May Concern:

Thank you for considering these comments on proposed changes to Regulation DD, which implements the Truth in Savings Act, as it relates to overdraft accommodation. Our bank is a locally owned community bank that throughout its 25 year history has worked with customers and exercised its best discretion in accommodating their needs to temporarily overdraw their accounts. In fact, our staff spends considerable time each business day in the fulfillment of this service to our customers. Those customers see real value in this service and are willing to pay associated costs that have been clearly disclosed in advance.

It should be stated that overdraft and NSF fees can be avoided altogether (and are by a large majority of bank customers) by exercising proper account management practices. The proposal to require that customers be given an "opt out" notice actually puts the customers in a position of having to consider a "no win" option, since he would receive no benefit by opting out of the service we offer. On the other hand, it would place considerable compliance burden on our bank.

The proposal for a partial opt-out for ATM and debit card transactions is neither necessary nor feasible. The number of bank customers who rely on the debit card as their primary payment mechanism is growing dramatically. They, probably more so than check-writing customers, understand how the payment system works and that reasonable fees apply to accommodative services provided by banks throughout the system. In addition, the partial opt-out proposal would test the operating and technology systems of many small banks such as ours.

Sincerely,
Douglas L. Heim
President/CEO
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