



August 4, 2008

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

Ms. Jennifer J. Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue, N.W.  
Washington, D.C. 20551

**Re: Docket No. R-1314 / Docket ID OTS-2008-0004  
Unfair or Deceptive Acts or Practices – Proposed Rule**

Dear Chief Counsel and Ms. Johnson,

Downey Savings and Loan Association, F.A. appreciates the opportunity to provide comments to the Office of Thrift Supervision and the Federal Reserve Board in connection with the proposed rules regarding Unfair or Deceptive Acts or Practices, as they relate to overdraft protection services.

The California Bankers Association (CBA) has shared its comment letter with us, and we support the positions described by the CBA. We have also reviewed the comment letters submitted by Strunk & Associates, L.P., and are in agreement with the positions described in those letters.

Should you have any questions, please feel free to contact me at (949) 725-4794.

Sincerely,

Sharon B. Madsen  
Senior Vice President  
Director of Compliance



# PUBLIC SUBMISSION

<b>As of:</b> August 06, 2008
<b>Received date:</b> Not specified
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 806ae170
<b>Comments Due:</b> August 04, 2008
<b>Submission Type:</b> Web

**Docket:** OTS-2008-0004  
Unfair or Deceptive Acts or Practices

**Comment On:** OTS-2008-0004-0001  
Unfair or Deceptive Acts or Practices

**Document:** OTS-2008-0004-DRAFT-0232  
Comment on FR Doc # E8-10247

---

## Submitter Information

**Name:** Sharon B Madsen  
**Address:**  
Newport Beach, CA,  
**Organization:** Downey Savings

---

## General Comment

Please see attached comments.

---

## Attachments

**OTS-2008-0004-DRAFT-0232.1:** Comment on FR Doc # E8-10247