

From: "Kimberly Rupe" <krupe@rsrslaw.com> on 08/08/2008 07:10:03 PM
Subject: Regulation AA

I just had a problem with Wells Fargo on August 4 and 5, 2008. I am on the same checking account as my elderly Mother, to assist her with her banking. She is disabled and only receives a small amount of social security each month. She has a caregiver that comes to her house a couple hours a day, several days a week who stole her debit card and PIN. She charged up around \$430.00 at Wal-Mart and withdrew about \$300.00 at different ATMs. To top it off, the bank approved all of these charges, even though she did not have the money in the account which resulted in \$185.00 in bank charges on top of it. Since the caregiver had the PIN, the bank would not file a fraudulent claim, but would not reverse the charges either. This shouldn't have happened for one day, but they allowed it to happen for two days. How can they legally do this to people? We had to borrow \$931.00 to bring the account current in order to stop the continuous overdraft charge of \$5.00 per day from accumulating. My Mom only gets her check once a month on the 3rd and just received it last week. Something really needs to be done about this.

I bank with a very small credit union that will not allow me to go over \$1. If I try to complete a purchase and do not have enough money, my transaction is declined and that is fine with me! How does Wells Fargo get off on charging their customers for things like this? I'm certain that their computer system is much more sophisticated than the credit union and they can change this.

I would like assistance from your organization, or a name of the organization that can help me resolve this issue. I think these fees should be refunded to my Mom immediately. I can be reached on 702-697-6102 or 702-767-7214 or at the address listed below.

Thank you.

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