

From: "WADE KAPLAN" <wkaplan1@msn.com> on 07/24/2008 04:40:04 PM

Subject: Regulation AA

Good Afternoon,

I just would like to express my disbelief in how Wells Fargo charges overdraft fee's. I do understand that if they do cover your check there should be a cost connected to this. But we have had many times where we deposit a check in the morning and they don't clear it till a day later. We've had in 6 months over \$2000 in over draft fee's. How in the world can a family afford to keep up.

I would like to see them use 70% of this money taken from us and put it towards loans we have at the bank.
That way a family can some how get out of debt.

Most of the time checks will come in to the bank all at the same time but yet they charge each one. We had it once where Wells Fargo took money out of our account to pay for a loan knowing very well we didn't have any in yet but still charged us the overdraft fee.

Thank you for your help. I do hope your intentions are for the families of America.

Best regards,

Wade Kaplan
Owatonna MN.