

From: cealexander@windstream.net on 06/20/2008 01:45:04 PM

Subject: Regulation AA

I have continuously been a victim of unauthorized overdraft protection to the sum of approximately 1100.00 in the past 8 months of banking with Wachovia Bank. I have been a customer of this bank for 15 years and last year this started to become an issue. I do not approve of this "loan" grant. I do not appreciate the "Deck Stacking" that takes place when only 1 item is responsible for an overdraft charge. I would much rather have notice of overdraft possibility or have a check returned then have 6 items that have previously cleared my account backed out to cover the 1 item charge and then be hit with 6 over draft fees from the bank... in the past 8 months, I have had more then 50 overdraft fund fees charged to me and I should have had only 4. I support HR-946. Please take note and do so also.

Thank you.

Carrie Alexander, Unsatisfied Banking Customer

Sincerely,
Carrie Alexander
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