

Subject: Regulation AA

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Comments:

I try to live on \$783 a month Social Security disability with my check directly deposited to a bank. I cannot actually live on that amount and "have" no reasonable (or unreasonable) credit available to me. I have to go without food for a week at a time, unable to go to needed medical appointments, etc. But it is okay for you to bail out Wachovia, Bear Sterns, etc. AND let my bank take \$24.50 out of my account for overdrafts, over and over aain. I have paid over \$1500 in overdrafts so far this year to my bank. There is something seriously wrong with this, besides me being a worthless deadbeat unworthy of credit because I am sick. The Federal Reserve is here because of "we the people" who are actually the government. You are doing a terrible terrible job. You are so far out of touch with the agony going on in this country it is ridiculous. All you care about is Wall Street and banks, but the real problem is how you let the banks get rich on the backs of us who can least afford the cost. You are the cause of homelessness, hunger, despair, poor medical care, and children and us old people going hungry. You are so high up and out of the loop from us you cannot even imagine there is a terrible terrible rotting in the foundation

of our society because you allowed the deregulation of banks under Ronald Reagn. You allowed Wall St and Credit Card companies to invent outrageous schemes, and free rein to rip off the common people who actually ARE the U.S. population. You are the immoral, heartless deadbeats. Not us who are old, sick and powerless. You have destroyed what was once a great society. Humble yourself and get in touch. It may not be too late to correct these horrendous outrages you have allowed. I had a \$1.68 overdraft with U.S. Bank in Minneapolis that turned into \$750 worth of overdrafts in 2 weeks. Now that is crazy!!. Any other business person would be charged criminally and disbarred for doing that to a consumer. And you allow it. Shame, shame, shame, shame. It is not okay. Fix this. Fix it now.