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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Comments:**

I think it is crazy that banks have the right to charge such a high fee, I have a business account that someone bounce a check on me and I had severl payroll checks hit my account. I had enough money to cover the payroll but wrote a large vendor check. The bank covered all the checks and charged me 460 dollars in OD fees. They covered the large check and OD all the small payroll checks when they could of just charged on fee for covering the large check. They created the plastic world and we no longer carry cash. We no longer write paper checks to keep track of our purchases and the bank make 46 billion in fees. This need to be stopped. They should denie the charge, just like a credit card company does if you go over your limit. My son went to McDonalds and spend 4.12 and over drew his account. The bank hit him for 33 dollrs OD fee for a \$4.12 purchase. Please put a stop to this Kindly Jake Palillo