

From: Tom Roberts <watercat@mindspring.com> on 07/18/2004 11:56:30 AM

Subject: Regulation DD - Overdraft/Bounce Protection Services

I would like to suggest that the following be changed in the bank overdraft policy:

When I access my ATM for an account balance, the answer reflects what is "available".

To the bank (First American Bank), "available" includes the money available for overdraft as well as the funds actually in my checking account. I have asked the bank to change this but they say they can't. If the funds available reflected only one's bank balance, perhaps overdrafts would be reduced.

Betty Roberts
Hartselle, AL