

From: Ron <ron@usda-fda.com> on 07/24/2008 07:55:04 AM

Subject: Regulation AA

The bank purposely pays large checks first, in order to rack up fees on smaller checks.

Say I have 5 checks or electronic transactions going through, but I have enough money to cover either the largest check or the 4 smallest one. The bank will put through the largest first so they can charge a fee on the 4 smallest, instead of putting the smallest first, that way I pay only on the largest.

The bank claims, payments are made in the order of importance. But it's more important for me to save money, isn't it ?

Ronen Mordokh