

From: djkhaiku@hawaii.rr.com on 07/31/2008 11:00:03 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

This practice of approving small purchases and then charging an overdraft fee is a deliberate racket. The point of a debit card is to have the money not charge it. I know several teenagers who have been affected by this scam also. This behavior/policies need to change. Please close this avenue and maybe more trust can be built with the financial community. Thank you

Sincerely,
deborah kluherz