

**Subject:** Regulation AA

**Date:** Aug 07, 2008

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

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**

**Date:** 05/02/2008

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**Comments:**

I have stopped using my bank 3 - 4 times this year just to get out of the downward spiral that they put me in. When I get back into using it for convenience, it's not long they have me spiraling down again. The bank makes more off me with their sneaky practices and scams than my car and gas payments. It is impossible to get out of since they do it without letting me know and it snowballs by the time I'm aware and I can't stop the snowballing. They hold onto deposit box deposits until all checks have cleared. Some times waiting days. If they don't see anymore checks coming - or debit charges, theyll transact my deposit early in the morning - but if i have automatic drafts, checks or debits coming in, they won't process the deposit. They do not process the checks in the order they come in - they make sure that as many checks as possible can bounce and then decide the way to choose the process. The cushion I put in my account to prevent this is regularly taken by the bank. My automatic paycheck deposits are put in on time but they'll take transactions that aren't fully processed on a saturday - hold them - so that they can charge as though they came in before the automatic paycheck did. If you follow me - the bank is closed on saturday afternoons. I go out to eat saturday night and i debit/charge my account knowing that My paycheck is ready to be

released at 6 am on monday. They'll 1/2 way process the restaurant by acknowledging the date it happened but processing it before 6 am and then charging a fee and then finishing the transactions after 6. So they transact longer to squeek out a fee. When they start this - I can't stop all my checks and it snowballs and i can't pay for anything. It has put my mortgage in delinquency so many times. Not to mention not paying bills but yet the bank has sucked in over \$600 a month from me. That's 40% of my monthly income!!!This occasionally happened in other years but now it routinely happens and its the new way they have found to make shameful money off my debit card and i won't use charge cards any longer so that I stay out of debt. So now I have to use money orders and cash half the time. It's a huge problem and no one can stop the banks from doing it to them. It's worse than joining a timelife book club where they abuse your charge card as they see fit and you have to fight to be released from their sneaky practices. Banks are helping drive middle class america into the poverty state.