

**From:** KIM SCHUHKNECHT <gingerheart@msn.com> on 08/08/2008 09:30:03 AM

**Subject:** Regulation AA

RE: Docket No. R-1314

I would like to speak up regarding unfair bank fee practices and exorbitant charges by banking institutions.

Cumulative overdraft fees, debit card use account holds, and \$38 gallons of milk are hurting the average guy.

No doubt the more financially fluid people of America have no problem with these banking practices, but these practices are making middle to lower class

citizens much poorer.

My personal experiences are that when some company somewhere automatically processes \$125 on my account, it is not a bank error and therefore,

let the bouncing begin and upwards of \$400 in bank charges begin a spiral that the average person cannot even begin to contemplate overcoming.

I once turned off an automatic pay internet service and they kept charging me for the service, which on one occasion left me in serious debt. The charges

were reversed by the internet company, but the bank did not reverse the fees. I may mention that I have had this same experience with "pending" charges.

Let's put a stop on this bad business practice by banks.

Thank you,

Kim Schuhknecht  
American Citizen