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

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**Comments:**

I think it is very unfair for banks to charge an overdraft fee before the transaction has even gone through on our account. I think that as long as there is money in there when the debit actually gets withdrawn from our account should be good enough. These are very hard times we are going through and it's hard enough to make ends meet. Now were getting charged up to \$35 dollars before any money even gets taken out of our account? Ridiculous!!!!!!!