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**Comments:**

First I would like to congratulate you to take more regulations on credit card and banks. I personally have been almost raped by them. First I apply for a credit card call Imagine, they gave me a credit card of 300 dollars and charged me automatically 150 dollars for annual fee and opening account cost, which let me only a credit of 150 dollars to start and after 12 months they raised my credit limit in 150 dollars more that were also deducted from my account, basically it was a credit card with 450 dollars spent and actually the amount I really use was only 150 dollars from the 450 they gave me. To close the account I have to paid 450 dollars in full. This credit card and other one call First Premier Bank are credit cards who take advantage of people with poor credit and they behave like leeches. Also the banks charge 35 dollars per each overdraft you have, they even charge me 35 dollars for a overdraft of 1 dollar and an overdraft of 5 dollars. The past year I have paid nearly 2000.00 in overdraft fees to bank of america, is this legal? Is there some way you can regulate them to charge you only for the first overdraft? Sometimes the money is on my account but has not been posted yet, because they take too long, and then a transaction enters to my account and even when I have talked to them to not pay they

say is their choice because is the bank policy,they can pay if they want and then they would charge me the 35 dollar fee.We,the working class,needs help,laws that protect us for excesive overdraft fees and outstanding credit card annual fees.Thanks for take this in consideration,we appreciate your interest on this matter to help us.