

Andrew Breyer <andybreyer@sbcglobal.net> on 08/21/2008 07:35:02 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I recently just canceled another account that I really would have liked

to keep due to unfair practices. I have at least one more account that had similar hikes.

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8/2/08

To whom it may concern,

I would like to opt out of the Overdraft Advance APR increase, and therefore close my account #: XXXX XXXX XXXX XXXX. I never asked for

this account, it was offered to me by a banker. I've always paid it on time, and one would think that you were charging enough interest on it already. If you change your mind and want to leave the terms as is, I would love to keep the account open. Otherwise, please consider this fair warning that I will not tolerate a rate of over 20% with a bank I have been doing business with for over 25 years, and can't wait for credit cards to be the next focus after the mortgage meltdown. Sorry you chose to force me to reduce my business with you.

Sincerely,

Mr. Andrew Breyer
1049 W Ogden Ave
Naperville, IL 60563-2931