

From: "Frank Adamski" <frankadamski@comcast.net> on 07/27/2008 12:15:06 PM

Subject: Regulation AA

Please stop the following abusive banking practices.

Retroactive re-pricing, Double-cycle billing, Unfair payment allocation, Interest bait-and-switch offers, Arbitrary due times, Mandatory bounce protection and Charging overdraft fees based on holds.

Thank you

Frank Adamski