

**From:** ian.bruton@insightbb.com on 07/27/2008 04:30:01 PM

**Subject:** Regulation AA

Board of Governors of Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Federal Reserve Board Director,

It may not seem like a lot of money, but on July 1, I approached the bottom of my account with only \$150 remaining. After three debits totaling \$113 cleared for the day and I was charged with three \$34 fees and I did not even hit the bottom. I also made a deposit of \$95 that evening to post on the next day. The ripple effect caused me to go into the negative I was hit with \$204 in fees. Even though I have a decent job, I spent the July 4th holiday both angry and hungry. My son had two hospital admissions in May and June which distracted me and I had a similar episode in June. When I went to the bank to rectify the problem, the bank manager's response was: "I hope they do pass legislation against overdraft fees because I have to deal with customer complaints all the time? I can't help you today because I am under the gun from my superiors keep the forgiving of these fees to a minimum. If I forgive too many, it comes back on me.?"

Sincerely, Ian Bruton 3105 Gardner Blvd.  
Jeffersonville, IN 47130

Sincerely,  
Ian Bruton