

From: "jenny james" <jennyj543@gmail.com> on 07/27/2008 09:20:05 PM

Subject: Regulation AA

This so called overdraft protection needs to be outlawed. It takes some whole paycheck because once you have one of these fees paid before you realize it you have several fees stack up and hundreds and with some small businesses thousands of dollars. If the banks are going to be allowed to access these fees in this manner, then, the consumer should have the right to say they don't want the bank to pay them in the negative. Then the consumer would have a way to protect themselves. What is happening now is just robbery without a weapon.