

Mary LaFrance <klafrance@fastmail.fm> on 08/21/2008 05:50:09 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have lost \$100's of dollars to my bank in overdraft fees this year due to the fact that they "hold" funds for debit card purchases beyond the amount of the purchase. This must stop! I am a small business owner and this will put me under eventually.

Sincerely,

Ms. Mary LaFrance
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