

**Subject:** Regulation AA

**Date:** Aug 23, 2008

---

**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

**Document ID:** R-1314

**Document**

**Version:** 1

**Release Date:** 05/02/2008

**Name:** Paula S Yakey

**Affiliation:**

**Category of Affiliation:**

**Address:** 410 Station Dr

**City:** Pendergrass

**State:** GA

**Country:** UNITED STATES

**Zip:** 30567

**PostalCode:**

---

**Comments:**

I am writing about the abusive nature of my ex-bank about overdraft fees. I moved from Montana to Georgia in May, due to trying to find a job, and left a few dollars in my bank in Montana. I had an automatic draft come through which I thought I had transferred to another bank but had not. The bank(Stockman Bank,) in Montana returned the draft twice. This overdraw my account. Since then they have charged me upwards of \$200.00 they say because my account was overdraw. I paid the original overdraft fees and asked for them to waive the continuing o/d fee. They would not and did not respond to me and have since turned this amount over to collections. This bank charged me fees on top of fees and then sent the amount into collection. I happen to have been a mortgage broker for 17 years and all we heard about was predatory lending. How can this practice I am suffering not be predatory lending. I have had to change my career since there is hardly an occupation left for mortgage lenders but yet banks can get away with practices like this. Thanks you, Paula S Yakey