

From: complicated_1966@yahoo.com on 06/19/2008 12:05:11 AM

Subject: Regulation AA

Anyone who lives paycheck to paycheck can tell you that all it takes is one small mathematical error to cause hundreds of dollars worth of fees and countless hours of aggravation and embarrassment trying to correct the mess.

Several months ago I accidentally transposed some numbers and overdrew my bank account by six cents. As a result, I paid nearly \$150 in fees. This was not an intentional act on my part, but an honest mistake. Not only was I \$150 short on making my house payment as a result of the fees, resulting in more fees from my mortgage company, I was treated terribly by the bank manager when I explained what had happened and asked if part of the overdraft fees could be waived. I was told no fees would be waived. No exceptions. I wasn't asking for all the fees to be waived. After all, I was the one who had made the error, but there seems to be no way to appeal ridiculously unfair overdraft fees. It's a vicious cycle that can be very difficult, if not impossible, to get out of.

Sincerely,
Allie Oswald
2306 Zona Court
Bloomington, IN 47403