

From: fundedbyeric@yahoo.com on 06/18/2008 05:25:08 PM

Subject: Regulation AA

In the past 3 years, I have paid an exorbitant amount of overdraft fees to Wells Fargo due to charges of this exact nature. Just recently, I was subjected to \$68 in overdraft charges for two debit card transactions that were less than \$3 each. The account was basically empty when these two debits were authorized. I would have obviously preferred the bank to decline this small charges, to paying \$68 in fees for paying them.

This is predatory lending in its highest form. And to think that these banking establishments purposely structure their processing to extract these fees from their elderly clients is a despicable act that should garner the highest of monetary liability.

Sincerely,
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