

From: tobmello@comcast.net on 06/18/2008 05:25:08 PM

Subject: Regulation AA

My bank charges over 30 for overdraft fees - US Bank in CO.

They recently charged me an overdraft fee even though I had a credit in my account the same day that a debit had overdrawn my account. The explanation given was that "debits are handled first" so even though the credits put me back in the "black" the same day, at some point I was overdrawn that day.

Sincerely,
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