

**From:** loretta@dlbuntrock.com on 06/18/2008 05:40:05 PM

**Subject:** Regulation AA

It has happened to me more than once that the bank has charged me for over drafts even when deposits were made on the same date. These cost me fees of \$50 and \$60 dollars and more which I was hard pressed to pay.

Surely we can give some relief to the millions of people being taken advantage of by the bank practices. I urge you to take steps to protect the public, especially the low income and older Americans, from these too high charges. Thank You.

Sincerely,  
Loretta Laskowski  
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