

**From:** "Bonnie White" <bonniwhite@cfl.rr.com> on 06/19/2008 08:10:03 AM

**Subject:** Regulation AA

Thank you for this rule!

I have been around circles with my bank concerning these issues and I am getting nowhere!  
I have been charged over \$1,000 in overdraft fees within a 3 month period due to not knowing this "real-time" processing was occurring. I kept making my deposits but still getting socked \$300 for fees in 1 day. I finally realized that they were processing the debits before the deposits so at the end of the day I was in the red but had fallen into the black before the deposit went through. Wicked banks! Stealing our money! It is a scam and they are winning big! Let's get this opened up and shown to the world! The problem is that we are all dependent on them and they know it! This is a wonderful rule that can help us consumers!! THANK YOU!!