

**From:** efrain.morantes@proforma.com on 06/19/2008 10:10:02 AM

**Subject:** Regulation AA

I have been burned several times on overdraft fees , even thought they have not even given me any monies. It works like this,

The bank gives you an amount of money that you have in the bank. You make a payment based on that amount, but it changes as they then put in their bank fees, or other payments came in, and even thought you are putting in money the next day, you are technically overdrafted when you made the payment, even though it has not cleared the bank yet.  
apretty sneaky way to get extra fees if you ask me.

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Sincerely,  
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