

From: elainewhitefield_wmc@yahoo.com on 06/18/2008 06:55:10 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

I urge you to strengthen overdraft protection policies. My salary was cut due to 911. It just returned to what I was making in 2000 last year. I have not had a raise in 8 years. Gas is outrageous. I have to struggle to keep enough money in my account to guard against items bouncing. I learned the hard way. I was one day late depositing my paycheck and a few dollars left in the account. Instead of deducting the amount that would have kept my account out of overdrive, the bank deducted a \$210.00 amount. It had a ripple effect and cost me \$80.00 in fees. The policies and practices of the banking and lending industry in this country are deplorable and seem geared to legally defraud hard working tax payers of our money. I urge you to do something about this. Thanks you.

Sincerely,
Elaine Whitefield
"128 E. Hargett St., Suite 10"
Raleigh, NC 27601