

From: gdlinehan@yahoo.com on 06/20/2008 04:50:05 PM

Subject: Regulation AA

Last year my husband and I were charged over \$900 in overdraft fees by our credit union. They allowed debit card purchases to be made when we were unaware we had insufficient funds. If a purchase had been stopped instead, we would have been forced to discover our errors.

They allowed debits to be posted to our account before deposits for that day were posted. We have been burned over and over by these practices.

Please regulate these irresponsible lending practices.

Sincerely, Ginny Linehan 4820 Marie Lane E Golden Valley, MN 55422

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Ginny Linehan