

delreesa34@yahoo.com on 06/21/2008 10:40:06 AM

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've had several hundreds of dollars taken in overdraft fees based on THE BANKS technicality rules such as: making a debit purchase and receiving a receipt that I went into a negative status. On the same day I went to my local bank branch to make a deposit to cover the cost of my purchase and I still received overdraft fees. I calculated about 1000 dollars in overdraft fees I incurred in the course of one year. After my enlightenment I made a request to have overdraft protection, my credit history was ran and I was denied! I have made credit purchases a couple of hours before my direct deposit was set to be received by the bank yet and still I incurred overdraft fees I even receiving a 38.00 overdraft fee for being in the negative 20 cents it is ridiculous the guidelines the bank has established

Sincerely,
Delreesa Lyons
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Detroit, MI 48228