

From: ecopositive@hotmail.com on 06/27/2008 09:05:08 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,

My mother is disabled and 65...a double whammy. She often has difficulty making it through the month, especially with an error crops up somewhere in her account and throws her into a series of fees due to living month-to-month on her SSDI check. I do not understand why so many institutions do not simply refuse a transaction if it would overdraw the account; that's what they used to do! Often it is because something went through late or twice...and I feel it is wrong to penalize for these errors. I am below the national poverty level myself, with a limited income...and I do not ask for support from my state, as it is my choice to educate my child at home. But I've "loaned" my mother the equivalent of one month's income, to keep her afloat. So this affects more than just my mother's ability to make it through the month. This affects the families of the people who are unjustly charged.

Sincerely,
Julie Darling
105 Martha Ave.
Spencer, WV 25276