

From: doban63@hotmail.com on 07/02/2008 03:20:02 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,

At these days, it's very easy to overdraft banking account , and Chase bank or First Midwest, right away imposing charges, of \$ 38.00 for single overdraft, and the keep charging every day until one deposit some money. In many instances takes few days , even several days to make deposit, which some times go to cover up bank charges.

And this is stealing from elderly pockets.

Sincerely;

Andrew Czubernat 8665 W. Catherine Ave.
Chicago IL 60656

Sincerely,
Andrew Czubernat