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**Comments:**

Regulation DD - Truth in Savings [R-1315] - I am so upset over how banks and credit card company's can charge fees for anything and everything and be allowed to do it. I have been charged on an average over the last six months of \$600.00 in overdraft fees from my bank 5/3rd. I had an overdraft in my checking account and they charged me a \$33.00 OD fee plus a \$9.00 fee. This happened so many times. By the time I realized that I was overdrafted the bank had taken their fees out and sent my account into further overdraft causing other checks to overdraft without me being aware that I was even in overdraft to begin with. It took me weeks and a lot of money that I didn't have to get my account current due to them repeatedly putting me into overdraft because of their ourageous fee gouging. I kept trying to explain to them that the reason I kept being in overdraft is due to them constantly charging OD fee's before I knew I was overdrafted and constantly being me in OD. They really didn't care and they wouldn't listen to my pleas for help. It shoud be against the law for this to happen to people. My other credit card companies are just as bad they don't care that for years you have been a good customer and due to today's economy they screw you by charging

outrageous fees and sky rocket your interest rate for being a few days late on your payment. What is really sad is that I have tried to work with the credit card companies because I have been hospitalized 4 times in the past year and before that I was always on time with my payments but they could care less. What is really scaring is that I can see my family and many other american families having to file bankruptcy and loosing the american dream of owning the home that we currently have due to today's horrible economic state and companies being allowed to rip us off with fees and not being able to do one thing about it!!!!!!!!!! Please help us and every other american that is in the same situation. We didn't ask to be in this position but because of the current state of the United States we are! My husband and I have worked to hard to get what we have to loose it all over legalized loan sharks!!!!!!!!!! Sincerely Patty Lonsbury Tiffin, Ohio