

Subject: Regulation AA

For awhile I was banking with Bank of America. I had nearly \$125 in the account when I was hit for 3 overdraft charges of \$35 each. The part that bothered me the most was that on the statement it said I had \$125 and after the 3 overdraft charges(that posted 2 weeks after I deposited a paycheck, and involved items I purchased well after my paycheck posted) I still had around \$20 left in my account. I e-mailed the customer service at Bank of America and they said it was no an error. I tried 3 more times, explaining the situation, telling them to personally look at my bank statement and realize how it just does not make sense. I still got absolutely no cooperation. Being really busy with school, work, etc I did not have the time to drive up to the bank and sit there for an hour waiting and then trying to explain what happened and how it is not my fault. So it took me alittle while to get up there. When I did, I took my bank statement and showed it to one of the Account Managers. She said that after a certain amount of weeks anything that is posted is correct no matter what. I just want to know where in the world someone can say, in fine print "If we steal your money and you do not realize right away, we get to keep it" and it actually be LEGAL! These banks are not struggling for money so even if it took me 8 years to get up to the bank, they should refund my money.

Sincerely,
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