

Subject: Regulation AA

Overdraft is truly a license to steal. I am a victim of fraud that has taken me to the depths of hell. My Fico score dropped from 800 Fico score I earned to so low I cant open a bank account. Wells FArgo(WF)printed 'convenience'checks to include in bank promo mail and negotiated access to my accounts with a repeat offender of fraud, known by WF to have accessed other customer accounts fraudulently before mine. I had 8 accounts with a long history in good standing & no negative activity pre-fraud. WF depleted the checking accts with inaccurate electronic withdrawals and charged overdraft deposits plus cash advance fees to a platinum master card that had zero balance(pre-fraud).In one month bank generated excess of \$7,000 in overdraft & bank fees. card. I never authorized over draft to this card WF reported the negative account activity on accounts compromised by fraud to CRA's against me the victim.I discovered this when I attempted to open an checking account at M&I and was denied. It was later disclosed by CHEXSYSEM I was denied due to negative reporting by WF! The bank is the identity theft. The bank benefits by the consumers loss.The banks gain ran parallele to my loss. I turned 49 a week before the fraud began. I will turn 53 next month.Most consumers have no clue as to the distinctions between a national bank and a state bank. Consumers who bank with national association should be forewarned.There's no recourse,certainly no timely recourse from a bank who has paid National Association dues for that protective shield of the OCC.If Consumers knew their attorney generals cannot protect them from criminal acts committed by someone within a national bank such as predatory lending practices. To this day I have yet to have anyone look at my accounts, and reconcile my dispute. NO banker, investigator,lawyer or governing entity.From that day in July 04 to this day,I continue to suffer burden as I flounder in the aftermath of fraud. I challenge any empathetic person to try on my circumstances. I still have all the bills, any responsible person has.The mtgs. come around like clockwork, only I havent worked as I did pre-fraud.How can I work when courtroom demands my time to participate in the five legal cases I've endured post fraud. It's a mockery of the judicial system for the deep pocket legal tactics inevitable with a financial conglomerate to file suit against a victim of bank fraud, forgery, identity theft. The bank simply ignored my requests for reconciliation. After complaining to the OCC the bank pursued my assets. First with a 20 day notice of foreclosure on my 2nd home based upon inaccurate, fabricated accounting and within the same time frame,ordered a payoff statement on my primary residence , that I've paid my mortgage as agreed to a different lender 21 years.to be faxed to the bank & billed to me!!It doesnt matter if I report it to the Attorney General, the FBI, or now you, There is no true consumer advocate. The 2 remaining accounts are secured with high equity real estate. The loan docs has been

altered and supplemented. I was independant and self sufficient prefraud. I am not today.I suffer in the aftermath of fraud.It is one day at a time when you have lost your trust, and have learned there is no one to really tell who can make a difference..

The conflict issue obvious. I can show you proof that the bank alters their records to the banks benefit. It is my firm conviction a bank should not be able to have free right and access to a consumers financial accounts. What happened to fiduciary relationship? They should have to bill a consumer for their services like any one else. And to insult the consumers intelligance moreso, Lets call it overdraft "protection"

Sincerely,
Terry Floyd
AE 85254