

**From:** Karen Magnan <arizonamag@cox.net> on 06/03/2008 10:00:03 PM

**Subject:** Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

I have not personally had an incident, but my son has. It's obscene that banks can impose a fee when someone charges too much. They should not be allowed to do this, but should be required to simply deny the charge if the person does not have enough money in their account to cover the charge. My son had continuous \$25 charges on a series of very small charges, i.e. \$5, \$10, etc., thus accruing fees of over \$80 on a total of only \$50 in charges. Obscene!!!

Sincerely,

Ms. Karen Magnan  
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