

From: neilskinner06@yahoo.com on 06/23/2008 01:45:00 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,

On a particular occasion my cheking account was charged an overdraft fee. There was money in my savings account that would have covered the check. If a call was made it would have been resolved.

Sincerely,
neil skinner
928 stone mountain lithonia highway
lithonia, GA