

**Subject:** Regulation AA

**Date:** May 19, 2008

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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices  
**Document**

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**Comments:**

My daughter and I have a joint checking account with Suntrust Bank.

This month my daughter received overdraft charges of

\$745.00 because she used her debit card and her computer

was not working and she didn't realize that her balance was in the

negative. The \$745.00 were for 21 overdraft charges of \$35.00

each and a \$10.00 fee to take \$75.00 out of her savings account

to cover the overdraft fees. She also incurred two wire transfer fees

of \$15.00 each, to get money in her account to cover the overdraft

fees. One overdraft at the beginning of the month of \$4.79 incurred

\$140.00 of overdraft fees. A second overdraft of \$22.95 on

May 5, 2008 caused the second round of fees which were

\$605.00. I have canceled the debit card but the bank became

very angry about my attitude. I was told that I could not stop the bank

from loaning money on a checking account and that the bank would

continue to collect fees on any amount over the balance

of the account. Please contact me for further details or information.

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