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**Comments:**

Thank you for addressing this issue that has injured me financially for so long now. I have incurred over \$800 in overdraft fees, because of cases where I have overdrafted on one item (and I assume responsibility for that overdraft charge). But then for some reason Wachovia wants to charge me for other purchases I had made before I was overdrawn. So what ends up happening is a list of about 8 charges of \$35 when I have clearly only overdrafted once. This process and idea is extremely hard for me to explain via email. I have been longing for the chance to explain my case to a Regulatory agency for some time now, and would be willing to travel anywhere to do so. Please let me have the chance to explain this in person, you will not be disappointed and I will not be wasting your time.