

**Subject:** Regulation AA

**Date:** Aug 07, 2008

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

**Document ID:** R-1314

**Document**

**Version:** 1

**Release**

**Date:**

05/02/2008

**Name:** Wanda C Tonjes

**Affiliation:**

**Category of**

**Affiliation:**

**Address:** 12138 Westwood Hills Drive

**City:** Oak Hill

**State:** VA

**Country:** UNITED STATES

**Zip:** 20171

**PostalCode:** 20171

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**Comments:**

Please help consumers with this outrageous practice by the banks. I do not overdraft my account but I know others that do, like my teenage children. I remember a time when if there were no funds available they you not approve a charge on a debit or credit card, at least warning the user. This practice by the banks is putting more of a financial burden on consumers in an already stressful buying environment. Credit card companies should also be regulated if you go over your limit there is as much as a \$75.00 "overlimit fee". Please HELP us consumers from one more rip-off by the banks in this country