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re: Bank NSF Fees. Upon seeing a report on CBS5 news today about the government looking into the banks unfair practice of NSF Fees I yelled out AT LAST. I have always struggled financially as a single parent, single income, bay area CA...always living from paycheck to paycheck. I have most likely donated over \$5000 to Bank of America "party fund" in the last few years by being charged NSF fees. It has always been upsetting but after calling the bank - I'm usually made to feel totally responsible and shamefull for being such loser. The past year or more -I have been VERY stringent in watching my account so that I do not fall prey to Bank of America again by getting a daily email with my account balance. This way I can transfer money from savings (if I have it) to cover myself. Just last week when checking my balance, I had 1 pending visa charge leaving me in the hole so I transferred over \$150 from savings covering the pending charge and leaving me a balance of about \$50 left over in checking. WHAT THE BANK DID NEXT INFURIATED ME !! BofA then prioritized the Visa pending which made 6 other transactions now in the RED. These 6 transactions were in the black minutes earlier when I had checked my balance. So by prioritizing the Visa charge - it made 6 transactions in

the red and they issued me 6 NSF fees - which ate up the entire transfer I had made to cover the visa pending charge. I was then in the hole again and after the 6 NSF chages - I bounced another 2 transactions - totaling 8 NSF fees. WHY DID THE ONLINE SYSTEM SHOW ME IN THE BLACK WHEN I TRANSFREED THE MONEY OVER ?? to then, minutes later reprioritize the tranactions so that I would bonce 6 then 2 more transactions. BY THE WAY - 2 of those transactions that I got charged the \$35 NSF fee were for street parking. One for \$.001 and the other for \$3.50 both of which I was charged an extra \$35.00 on top of it. HOW IS THIS FAIR? When I called the bank - I was again talked to like an imbisile, that I'm lacking in brain cells and that I'm incapable of being responsible. I spoke to a manager who only made me feel worse. My biggest compalint was that the online banking system showed me in the black and OK just to turn around a screw me over with 8 NSF fees. I've wished so many times that I could just switch banks but they get you locked in with automatic payroll etc.....it just seems too hard to make a bank switch and most likely - I would have the same problem with any other bank too. PLEASE PUT A STOP TO THIS UNFAILR PRACTICE that the banks insue on consumers. Getting charged an extra \$70 (2 NSF fees) for \$1 + \$3.50 = \$4 parking fee to go see a Saturday afternoon movie is just rediculous and is all the more reason to just stay in and not spend a dime back out into our economy.