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Name: Bob Boldon

Affiliation:

Category of Other

Affiliation:

Address:

City: atlanta

State: GA

Country: UNITED STATES

Zip: 30313

PostalCode:

Comments:

Right now, the banks are making it easier to file for Bankruptcy than to recover from bad credit. I've been charged fees for fees which overdrew my account, which then bounced my mortgage and my car note and my insurance. Now I owe 35+35+35+35 just to my bank, then 45 for each of the checks that bounced, then I have to bring my account back to positive or I cannot write checks again. I cannot go to another bank and seek out competition for these unfair practices, because Bank of America and Wachovia have bought up almost every bank in ATLANTA. Next they put it on my credit and sell it to a collection agency. I currently have 71 dollars in overdraft fees that has cost me 450 dollars to get off of my credit. This is insane when you take into account the fact that the 10 dollar charge that started this all in the first place was an ACCOUNT MAINTENANCE FEE!~ Think about ANY OTHER NON GOVERNMENT GROUP that is allowed to do this.....Don't worry, I'll wait. I have all paperwork to support these comments.