

**Subject:** Regulation AA

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**Comments:**

On 8/8/08 JP Morgan Chase took \$305.37 from my checking account without notice. I saw this withdrawl online, and called Chase to inquire about the withdrawl. According to Rashida McConnel from Chase, JP Morgan Chase took out this amount since I had a previous closed account with Chase, which had overdraft monies due, so according to her, my service agreement with Chase allowed the third party collector employed by Chase, handling the closed account, to go into another checking account of mine at Chase and take out the money with notice to me, or providing me with any possiblity of challenging the amount or the withdrawl. She is sending me a copy of the service agreement since I do not believe I was ever informed JP Morgan Chase had such a right, nor should they.