

**Subject:** Regulation AA

**Date:** Aug 08, 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

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**Comments:**

I am total agreement with you about the unfair practices banks are using make money off of its customers. I use Bank of America for my banking at the moment (but I am about to change to a local credit union) and I am so, so disappointed with the onset of all these concotted fees. They charge for everything now, and I do mean everything! In respect to Overdraft fees, I have been charged these high overdraft fees for one being just one cent short and the bank refused to reverse it. I have also been charged overdraft fees when I phoned the 800 number to get my account balance prior to making a transaction, only to find the information I received was inaccurate o not current. I have also been charged the \$35 overdraft fee at the moment I used my debt card instead of when the transaction actually hit the account. I think this s highway robbery!!!! Bank of America initially was everybody's bank when it was small, but once it grew it became the bank of the rich or those with money. It has amazed me that Bank of America allows illegal immigrants to open accounts and get a \$500 charge card w/o having a SSN, but as US citizens, we are required to have an SSN before we can do anything. What does the say about Bank of America? They will stoop to all time lows to attract the money of as many people as possible. They really don't care

about people, only about their bottom line! Greed is always the motivation when the end result justifies the "any" means used to get there!!!! I also had an incident where someone went to a local Wal-mart store and used a check that was returned for insufficient funds. However, when they submitted the check to the cashier my drivers license number was entered erroneously instead of the one for the check writer. When the check was returned for ISF, I was sent a letter and a block was put on my drivers license so I couldn't use a check at Wal-Mart or Sam's Club. When I inquired at Wal-Mart, I was asked specific questions about where I banked, the account number, etc. That verified that I was not the person who wrote the check since the name, account number, and the bank name were totally different. But they also asked me to get verification of my bank information from Bank America in a letter on their letterhead that included: the exact name on the account, the date the account was opened, and the numbers of the checks that had been issued on the account, and proof that the specific check number of the check they (Wal-Mart) had had no been drawn on my account on the dates they had. Well, I went to BOA and the teller pulled up my account and gave me verbal verification, but refused to give me written verification stating that had to come from the corporate office. So, the called corporate and I spoke to a rep, who stated I would receive that information in 7 working days. Whenn I still had not received the information, I called back and was told it had been put in the mail. However, what I received was a listing of the various fees & charges I would incur for researching my account and honoring my request for written verification. In other words, I had to incur various fees/charges in order to receive verification of my account information & activities. I was livid!!! That was my account information and it only took as couple of seconds to type my account number to pull up the information and hit the print key. I am a computer specialist by trade. When people get to the point where they feel they are so, so important and indispensible and that we really need them, while forgetting that they need us: our money anyway, then they no longer respect or value us. Anything we fail to respect or value, we will eventually misuse, abuse, and exploit!!!!!!!!!!!! Thank you.