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Comments:

Bank of America's, along with many others banks, new policy for overdraft charges are completely unfair. Charging overdraft fees for something that may not even clear in the first place seems wrong. The overdraft charges may apply as soon as the card is swiped, not cleared. If an emergency came up or I needed to get something that I know that I could deposit later into my account, or some kind of identification procedure, what harm is it to deposit the money prior to a transaction clearing or something where the transaction is not going to clear at all? I understand that it would get declined if I try something like \$1000 over my account but I am not referring to that. Also, the overdraft charges are then in order from high-to-low. Seems deceptive to be able to charge overdraft fees when the card is immediately swiped (or in the order that the charges are made) then rearrange later once the transactions clear so that it is in the order from high to low, this allows for more overdraft fees. On top of which I was not notified by this policy change clearly. They claim that they sent notice, which I don't remember getting, but even so, putting fine print in the bottom of some bank statement or in some contractual format is not going to be read by the average consumer. If notice

came separately with a clear letter informing me of such policy changes, which they can manage to do with other things, I would not have been charged any overdraft fees but they did so without any leniency whatsoever. There comes a point where it is crossing the line.