

Subject: Regulation AA

Date: Aug 07, 2008

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 have been robbed a few thousand dollars over the past 2 years due to these sick overdraft fees that are unregulated. I have worked for TD Banknorth and have seen the way they push these debit cards on consumers and urge them to use it for all their small to large purchases for the convenience of not carrying cash. Then when transactions as small as a cup of coffee clear the account and overdraws the account they slap you with \$35.00 per item. I was overdrawn 20.00 and because it came in through 5 small purchases they charged me \$175.00 !!!!this caused me to not have enough money to live the next month & support my 2 children. This needs to be regulated by the feds or banking commissioners. I have since cut my debit card up but many customers are behind on living expenses because of this. I have seen it all working there. They do not care if the customers are in tears because they are out 2 or 3 hundred dollars in fees. I wrote to the banking commissioner to explain how hefty this matter is and I just received explanations from the regional manager of TD Banknorth, no response from the commissioners. I can understand and I take full blame of being overdrawn but if we are

overdrawn 20.00(example) than a fair fee would be \$5 or \$10.00 NOT \$175.00 ETC...Please take this matter seriously it is affecting our American people. Please respond. Thank you.