

Becky Stover <azrochavoc@hotmail.com> on 08/09/2008 10:05:02 AM

**Subject:** Regulation AA

I keep track of my account to the penny, but my husband does not and he thought using his debit card only as a debit card would protect him. It didn't, two transactions for less than \$5 for a Mt. Dew to bring his sugar up (Type 1 Diabetic) cost him almost \$100. I am disabled and living on SS, he was laid off from his factory job and is a student again at age 52. He asked his bank to decline the card if there was not enough money in his account. They refused and told him he could buy overpriced "Protection" or pay for a second savings account and link it to his checking account. We don't have the money to do that sort of thing. I used to be in accounting so it is not a problem for me to keep track, but he is a busy elderly student, caring for two more elderly parents, and had many health problems. Sneaky bank practices, like charging you just for checking your balance too often in one month, are almost criminal! Please, we need to rein in the sneaky and hidden fee's that credit cards and bank debit cards charge us. Especially those of use who are disabled, living on a fixed income, or elderly. HELP!

Sincerely,  
Rebecca Stover