

**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

**Name:** Nylaine M Belcher

**Affiliation:**

**Category of**

**Affiliation:**

**Address:**

**City:** Layton

**State:** UT

**Country:**

**Zip:** 84041

**PostalCode:**

---

**Comments:**

I am currently on disability. Several Times Zions Bank, my banking instution has taken out about #22.00 for overdrafts of \$3.00 to \$5.00. My checks are directly dedeposited from the federal government on the 3rd of each month. I consider this overdraft process as a garnessment on my fixed income which I consider to be against the law. Also I have had my check processed the same day as other purchases or debt purchases & they still will take out a cut of my check because my check was porcessed after the other purchases so therefore I was considered overdrawn even though my check was credited to my account the same day as the others. AARP of which I am a member is also aware of these disgusting bank practices. My income is #958.00 a month less \$93.00 a month for medicade health care. You try making it on that. Please do something. Thank You, Nylaine Belcher