

Subject: Regulation AA

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Comments:

My credit union is deceptive. I have relied on calling the automated system to check on my balance. I have found that if a transaction takes a couple of days to reach the bank the bank adds the availability of funds back on my account when they have, in reality, already been spoken for. Numerous times this has resulted in overdraft fees. Also, when they do this and transactions come in that will take me to a negative balance eventually, they charge overdraft fees when there is actually still money in the account. They do this based on their own approval of the transactions that shouldn't have been approved in the first place. I am so FOR regulating banks and credit unions from their deceptive practices. In this day and age I am sure I am not alone in not balancing my checking account and relying on the automated system to tell me my balance when I call it. Especially when I live pay check to pay check. If I forget, which I have done, about a transaction and I rely on their information I can be in for some fees. I have paid a lot of fees due to the described practices. Please do something about this. Banks and credit card companies need to be brought under control. I can't believe the government has let them get away with this, what amounts to usury, for this long. Get

on the ball Feds! Thank you.