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Comments:

My bank, Citizens Bank (Charter one), will approve charges when funds are not in the bank just to charge you overdraft charges. I closed out off of my electronic transfers, and they turned around and tried to take them out anyway's. I have also seen Charter One, change how they charge uncollected funds fees, because "they can". The banks should not be able to charge overdraft fees unless they have actually paid the funds out of your account. I have seen this happen also. How can they charge overdraft fees, if they haven't actually paid something? What if it was a pending payment that never goes through? Also unless you have the overdraft protection, they should not approve charges on debit cards, and the last thing, they should pay checks low to high, rather than high to low. The sad thing is overdraft fees affect the people that can least afford it, and many people do not know how to fight the banks, and many people do not have computers, so 1 overdraft can start a domino effect, which is completely out of hand by the time they are made aware of it. The last thing, I think would be fair, would be to have a maximum amount they can charge per occurrence. My bank tried to charge me \$456 for overdraft charges, when the transaction amounts in question totaled

under \$100. I was able to prove to them that I had done the same thing for 2 years on a weekly basis and they had never said it was wrong, also, they had not paid anything yet, the charges were pending, and they did have a deposit which covered the charges. They did reverse out the entire amount, but what they did was **WRONG**. Maybe the banks should charge a % rather than a flat amount.