

Angela Curran <acurran@southflaortho.com> on 07/24/2008 12:10:01 PM

Subject: Regulation AA

I have a custodial savings account for my daughter and son at Wachovia Bank and they recently changed how they send out their statements. They now only send a statement every 3 months. I just realized with my review of the last statement I received that they have been charging a \$5.00 fee each month. I did not used to be charged this fee and was never informed, to my knowledge, of this change to the account. I originally opened these accounts with the understanding there was no minimum amount required and am trying to recover the fees now.