

Subject: Regulation AA

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Name: Bri Kaszycki

Affiliation:

Category of

Affiliation:

Address:

City:

State: WA

Country: UNITED STATES

Zip: 98109

PostalCode:

Comments:

I strongly support this proposal. Banks are using overdraft fees to unfairly deceive the people who can least afford it and who are least able to protest it. I think the \$46 billion a year that is charged in overdraft fees, and the inability for people to deny charges is predatory at best and should be criminal.