

From: Juliana Chan <jules_malay@hotmail.com> on 08/21/2008 05:40:16 PM

Subject: Regulation AA

Aug 21, 2008

Federal Reserve Board Email comments

Dear Email comments,

I am complaining about my ATM card from Calnational Bank. I never asked to have the Visa logo included. It's my ATM card to excess MY MONEY from MY BANK. I just found out that effective July 1st, because I have a VISA logo on it, Visa can charge 3% for all ATM withdrawal made overseas on top of bank charges. What have visa gotta do with me excessing my account for money that I have available?

The worst thing is that in order for me to change this, I will have to

apply for another card in person and since I am traveling for a year, I

will have to pay 3% extra for all my expenses for the rest of the year.

This is so UNFAIR! I saved the money for this trip. I have the cash in my account, I am not borrowing from Visa yet they still found a way to charge me 3% for all ATM withdrawals. Can you imagine that!?

Sincerely,

Ms. Juliana Chan
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