

hinojosadiana@hotmail.com on 07/28/2008 04:35:05 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

I urge you to pass HB H.R. 946 to help consumers all over America and stop banks from taking advantage of us.

Recently, I had deposited a check in my checking account at Chase Bank. The check was from my insurance company made from another Chase account, so really the money should have been credited right away since it was made from the same bank. Had I asked to cash it first I would have gotten the cash.

I purchase items on my debit/credit card and I assumed that the money was reserved taken out. What I notice is that the bank was not taking out my smaller purchase items for example they would wait to deduct a \$2.00 dollar purchase until the very end and then charge me a \$30.00 fee on my account because they said I had no funds as they withheld my deposited check. I was charged for 10 items in one week first they took \$250.00 out of my account and then they took another \$300.00 in fees for NSF when clearly I had money in my account and then my husband had his regular payroll money deposited.

I have notice a new thing the Chase is doing using a pending status as you use your card. Before the Bank would take out the money or reserve it for payment. I notice that they wait on small items to be held "as pending" I had never experience this with the bank and its a recent development.

I feel that Chase Bank is doing this make money off of fees. In dealing with this crises I had to take time out of my busy schedule, and go talk to a manager at Chase Bank in Cypress, Texas to get them to agree to return my money. It was difficult but I had proved of the deposits and timelines. However, I only managed to get back half of my money and I feel very sorry for people who are going through hard times and now the banks are doing these selfish things. It should be considered illegal banking methods to try to take someone's last buck away with false and manipulating the system for their own gain.

It is really upsetting to me because I have been banking with them for many many years.

Sincerely,

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Diana Hinojosa-Gonzalez