

**From:** bdevere@gmail.com on 07/28/2008 12:45:04 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,

Bank of America showed the Pizza Hut pending on the 17th and I assumed it posted that same night. Instead they released the funds and posted it 4 days later. For being "overdrawn" \$13.81 - they charged me \$140 but I checked my balance by phone it said I still had funds not knowing what they did earlier.

07/22/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$153.81

07/22/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$118.81

07/22/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$83.81

07/22/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$48.81

07/21/2008 CIRCLE K 01200 07/19 #000440081 PURCHASE... -\$1.07  
-\$13.81

07/21/2008 CIRCLE K 05405 07/20 #000081529 PURCHASE... -\$2.42  
-\$12.74

07/21/2008 FRYS FOOD & DR 07/19 #000665008 PURCHASE... -\$5.98  
-\$10.32

07/21/2008 CHECKCARD 0717 PIZZA HUT 07032170 PHOENI... -\$25.98  
-\$4.34

I don't mind paying when I mess up but I think they do this kind of stuff to cheat their customers and maximize their profits at our expense.

I make less than \$800 a month so \$140 in fees really hurts especially this time - they took my rent money.

My mom has been having trouble with them too - she hardly ever bounced until recently. Something is wrong!!

Sincerely,  
John DeVere