

From: rt66desertrose@yahoo.com on 07/28/2008 12:55:01 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 was charged \$175.00 in overdraft fees by Bank of America because, "you charged items when the money wasn't there" - although the merchant had not yet posted the charges and I had deposited cash to cover the charges. They even charged me a \$35.00 overdraft charge for being under by .02 cents. My only option is to sign up for overdraft protection which means I have to open a savings account and I'm charged for the "service of transferring money when there would be an overdraft". So, again it will cost me. Here is what happened:

FOR ACTIVITY OF 06-... -\$35.00 \$387.12 07/01/2008 OVERDRAFT ITEM
FEE FOR ACTIVITY OF 06-... -\$35.00 \$422.12 07/01/2008 OVERDRAFT
ITEM FEE FOR ACTIVITY OF 06-... -\$35.00 \$457.12 07/01/2008
OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-... -\$35.00 \$492.12
07/01/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 06-... -\$35.00
\$527.12 07/01/2008 IN98 TREAS 312 DES:FED SALARY ID:170389609...
\$50.00 \$562.12 07/01/2008 BKOFAMERICA ATM 07/01 #000001610
DEPOSIT ... \$300.00 \$512.12

Sincerely,
Vickie Mebus