

From: "Sandy DePauw" <sdarcadia@rochester.rr.com> on 07/28/2008 02:35:05 PM

Subject: Regulation AA

I think bounced check fees are outrageous. As a single mother, if I make a mistake it takes months for me to recover. I had a situation occur where I forgot to write down a check, and it bounced. They charged me over \$300 in charges, because what they did is take the highest check first and paid it. All the small ones followed, and they all were charged fees. Where technically in this case I had enough to cover all but that one check. I feel this should be tagged as an issue with banks. They are just trying to make money! Thanks for listening.