

**From:** cspezzano@cumberlandfarms.com on 07/28/2008 11:05:08 AM

**Subject:** Regulation AA

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

Dear Federal Reserve Board Director,

To whom it may concern, Bank of America intentionally posted the later and larger amount first to cause my several small charges to kick in the overdraft charge which resulted in 5 overdraft charges. If they were posted in order I would have only had one and I did not even want the \$330.91 charge posted to my account but they will not refuse the automatic withdrawal that I set up from my car loan from citifinancial.

07/08/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$486.73

07/08/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$451.73

07/08/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$416.73

07/08/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$381.73

07/08/2008 OVERDRAFT ITEM FEE FOR ACTIVITY OF 07-... -\$35.00  
-\$346.73

07/07/2008 BKOFAMERICA ATM 07/06 #000008798 WITHDRWL...  
-\$40.00 -\$311.73

07/07/2008 BKOFAMERICA ATM 07/04 #000006804 WITHDRWL...  
-\$60.00 -\$271.73

07/07/2008 CHECKCARD 0704 VZWRLSS -MYACCT VN 800-9220...  
-\$66.60 -\$211.73

07/07/2008 BKOFAMERICA ATM 07/06 #000008791 WITHDRWL...  
-\$80.00 -\$145.13

07/07/2008 BKOFAMERICA ATM 07/03 #000007566 WITHDRWL...  
-\$80.00 -\$65.13

07/07/2008 SHAW'S MARKET 07/04 #000519506 PURCHASE... -\$90.49  
\$14.87

07/07/2008 BKOFAMERICA ATM 07/05 #000008774 WITHDRWL...  
-\$100.00 \$105.36

07/07/2008 BKOFAMERICA ATM 07/05 #000000273 WITHDRWL...  
-\$100.00 \$205.36

07/07/2008 CITIFINANCIAL AU DES:L OAN PMT ID...  
-\$330.91 \$305.36

Sincerely, Carl K. Spezzano 64 Central St.  
Brockton, M.A. 02301

Sincerely,  
Carl Spezzano