

From: hleff03@msn.com on 07/28/2008 11:15:05 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,

Banks are crooks. They are quick to take your money but not so quick to give it to you. There has been many instances where my work check would go in to my account via direct deposit. I knew that that money would be in there so I had wrote checks out a few days prior. My bank(National City), processes the withdrawls before the credits so even thought that money was in there, I was charged fees. I think they are trying to get over on people and it is a modern day moffia.

Sincerely,
Heather Leff