

cindyloowho144@peoplepc.com on 07/28/2008 07:40:01 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,

Washington Mutual failed to credit a deiret deposit into my account. This was admitted to by the local branch employees. Because of this I incurred over \$1,400.00 in NSF fees of which over \$1000 the bank has already taken from me and the other \$400 plus they have turned over to a collection agency. I tried to get this corrected by the bank and after letters back and forth they have dismissed my efforts by saying that they are not going to respond to any more correspondence on the matter. I don't feel that they have proven that this was the fault of anyone but the bank. But I can't get any more information from them. The only thing they have said is that they won't accept responsibility for this. In the meantime, I am being threatened by the district attorney for writing bad checks because Washington Mutual won't accept the responsibility for their actions. I'm afraid that at any time I'm going to have a policeman come to my door and take me to jail. Which makes me wonder how it is that whatever a bank says, is the way it is and the consumer has no recourse or creditibility to be believed that the problem was not intentional or of their doing. I can't afford to hire a lawyer to fight a bank that large. Bottom line is that I have direct deposit so that I wouldn't have this problem, but because the bank holds a direct deposit I end up paying the price. They have ruined what little credit I had going and have left me feeling pretty much hopeless about the future.

Sincerely, Cindy Bender 4564 Valley View Ave.
Yorba Linda CA 92886 714-390-6530

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Cindy Bender