

"Jill Evans" <jevans5@gmail.com> on 07/28/2008 05:35:02 PM

Subject: Regulation AA

There are many very unreasonable banking practices. The following two I think are terrible and feel something should be done about it.

Being charged a late fee because you are one day late that pushes you over your credit card limit creating an additional over the limit fee is a crime. The cost for that mistake cost me \$78.00. Also, banks that charge you fee after fee for overdraft charges is terrible. National City Bank told us that they purposely process large dollar transactions prior to small dollar transactions each day which would then cause overdraft fees for each and every transaction. So, if you miscalculated your balance and only have \$145.00 in your account, used your card to pay for a \$150.00 transaction, and five \$10.00 transactions, you are charged \$234.00 in fees. If they processed the five \$10.00 transactions first (which were the first purchases), you would have only been charged for a single \$39.00 fee.

Thank you,

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