

From: mvandemar@hansfreightliner.com on 07/28/2008 03:10:30 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,

I am still fighting over a situation by my bank from about 4 or 5 years ago in which they approved check-card transactions that overdrew my account and spiraled out of control. I paid all the money back on the transactions they paid however I refused to pay all the \$30 overdraft fees (there were multiple's of these), so the bank turned me over to a collection agency for the "Overdraft Fee's" they charged.

Sincerely,
Mark VanDeMar
14712 Broadway Ave
Maple Hts, OH 44137