

**From:** jcardiello@hotmail.com on 07/28/2008 03:45:05 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 writing to express my frustration with Sovereign Bank and their overdraft fees. I was a victim of a fraud transaction that lead to multiple overdraft fees. The bank was horrible to work with and doesn't understand the definition of customer service. Please do something to help consumers that are victims of corporate theft which is what the banks are doing. I was robbed and I can identify the culprate but nobody will do anything about it. This is another form of white collar crime. If the money isn't in the bank the purchase should be declined or a call made from the bank. Please help !!

Sincerely,  
james cardiello