

From: "Laureen Tyler" <LTyler@glpr.us> on 07/28/2008 04:10:04 PM

Subject: Regulation AA

I vigorously OPPOSE these forced overdraft fees (HR946) and have many reservations about how banks and credit cards companies can literally charge more for some of their "services" than the Payday Loan companies are charging for advances.

Get busy with this stuff before they end up able to charge a fee to get "cash" at the bank (our own money!)

I can remember 25 years ago when banks PAID US a small token to get us to use an ATM.....saying that it was so so much cheaper to use an automated system than a teller...and they wanted to thank us for doing it. Now there are fees for everything electronic and the banks are still putting up "Bricks & Mortar" like there is no tomorrow. So, which is it???

Please consider these comments. They are serious to our "costs" to manage our OWN MONEY.

Laureen Tyler
2902 Rockefeller Road
Willoughby Hills, OH 44092