

From: Alvin Johnson <alvinleejohnson@hotmail.com> on 07/29/2008 04:55:04 AM

Subject: Regulation AA

I am among many US citizens who have been ripped off by banks charging ridiculous overdraft fees for small purchases as low as \$2.00 and charged processing fee of \$35.00 per item. About 3 weeks ago I went to Atlanta GA to visit my daughter and new grandson. I used my debit card for several purchases during the visit. Upon my return home I checked my account at Chase and notice each transaction was pending. The next day my account was overdrawn but instead of charging one overdraft fee for the one item causing the overdraft, the bank charged \$35 fee for each transaction totaling nearly \$385. I have automatic deposit and as a result of these fees, I was unable to make my mortgage payment. Of course I was charged a late fee on top of the overdraft fees. These unfair practices must be stopped by our government. I am willing to disclose my bank statements to verify the gouging imposed by my bank. Please pass H.R. 946, the Consumer Overdraft Fair Practices Act, to help protect US citizens from what I call legalized rip-offs!

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