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Name: Ronald L Kadel

Affiliation:

Category of
Affiliation: Other

Address:

City: Aguanga

State: CA

Country: UNITED STATES

Zip: 92536

PostalCode:

Comments:

I believe that banks should not charge overdraft fees if a credit or debit line is exceeded. This is just another way of gouging the consumer. The limits are placed on the accounts in order that the consumer can not exceed the credit being offered. However, if an unapproved charge were to be made the bank would accept the charge and then add the surcharge. Even the surcharges made by the bank when they cause the account to be overdrawn do not seem right. Credit card companies are the worst offenders of these situations and should be regulated accordingly.