

Subject: Regulation DD

Date: Sep 09, 2008

Proposal: Regulation DD - Truth in Savings

Document ID: R-1315

**Document
Version:** 1

**Release
Date:** 05/02/2008

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Comments:

Bank of America is evil in my opinion. They completely abuse their power and rape the American public. I had a checking account with them and deposited a check from my grandmother, they held it for 14 days with no warning. When I checked for available funds it showing that it was credited to my account. However, my checks were returned and I was charged \$20 per check. When I called they said that there was a 14 day hold, I asked why I was not told and why it showed that I had the amount available. They said "it was available, but I could not draw funds on it." How can you excuse that behavior? They tell you two different things and cost you hundreds of dollars in fees. No one apologizes, no one does the right thing....they just charge and treat people any way they want.....this is not acceptable. They should be held accountable, just as anyone else is in this country. It is just a dressed up form of robbery. Do not let banks or credit cards do this to Americans that are just trying to make a living. Thank you.