

"Sarah Fathauer" <sfathauer@core.com> on 07/29/2008 02:05:12 PM

**Subject:** Regulation AA

I have a Charter One Bank credit/debit card. I process all transactions as a credit card. Charter One will continue to process charges past the limit and charge a \$39.00 fee for EVERY TRANSACTION over the limit. One month I had over \$600.00 in fees due to a bookkeeping error. They processed all charges over three weeks and continued to charge \$39.00 per transaction to the tune of almost \$700.00. I believe they purposely keep the account open to keep collecting the \$39.00 fee each transaction. I complained and they could care less. Thanks, Sarah Fathauer