

**From:** karllohrmann@sbcglobal.net on 07/30/2008 09:20:05 PM

**Subject:** Regulation AA

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I despise the money making charges (games)for every little thing, and especiaally the double dipping they do when by counting the highest charges first (from a Monday automatic incoming charge) and then charging for every single smaller charge (that was made of a Friday or Saturday and would not even have resulted in an overdraft at that point in time) overdraft that if counted in accordance with the sequence of time it was charged would never even be an overdraft from a weekend.