

From: Babydoll109732000@yahoo.com on 07/31/2008 02:10:07 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

I have a Citizens checking account, they are money hungry unhuman magets. I got an \$39 overdraft fee for a \$1.41 purchase. That's one dollar and fourty -one cents. It was a purchase for toilet paper. I had over two dollars to cover that purchase when it was made. The next morning a 15.00 dollar check was posted. That was another 39 dollars, the check was my fault. It was the way the bank worked out the check and 1.61 purchase, the purchase was made the buisness before the check, and was deducted immeditly. Though they decided that the purchase was after the check-bogus. Fisrt of all it should not even be legal to charge a fee of \$39 ,for a purchase of only \$1.41. I can see if it was atleast a purchase of \$3.00 of more, but \$39 for toilet paper. Due to the snowball effect of fees , I paid the negative balace and did not have enough money for bills that posted again. 5 days later, I'm negative-yet again. Now I have to cash cans to get another roll of toilet paper. As soon as I invest more time in this matter to the fdic-I will close my account after 7 years. Funny what became of this situation-they are what I think of tiolet paper-used that is. Thank you.

Sincerely,
stacey cordaro
48 pond st
beverly, MA 01915