

**From:** casl7@sbcglobal.net on 07/31/2008 07:45:03 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,

Wells Fargo was the only bank complained at a Money meeting I attended.

They charged me \$325. When a \$1300. check and a less than \$40. check hit at the same time. The \$1300. is a regular every 2 week auto deposit. The small check overdrafted. it caused a domino. When I called about it, they said they had no deposit scheduled for the night in question. This happened the first of July. Then said the larger deposit may not come in.

Carroll S. Lacey casl7@sbcglobal.net Hi Carroll, Thank you for your email. Wells Fargo is likely one of the 9 banks that does charge overdraft fees for ?pending? transactions. I do hope you have sent an email to the Federal Reserve with this same info. They need to hear from consumers like you as they decide how to strengthen the rules on overdraft charges from banks. The Federal Reserve is accepting ?public comment? from consumers now through August 4th.

Click on this link to let them know how you feel:

<http://ga3.org/campaign/fedstopoverdraft> .

You can even cut and paste the email message you sent me.

We?ll follow up and let you know what happens.

Sincerely, Amy Davis KPRC Local 2 Investigates I am writing this letter because I believe something can be done to stop this kind of business. This is not the only time it has happened to me. It even occurred with an insurance check for my roof. After a talk with the bank manager she finally refunded my money. Also, between the bank and the phone bank, everyone seems to have been trained to give different information on ANY subject.

I am on a fixed income. I may have to change banks but I have an insurance policy with WF and they say if I close then they will cancel my policy. I won't be able to pay unless they can take it out (Debit)

Thank you for listening.

Carroll S Lacey casl7@sbcglobal.net 2817855113 (cell)

Sincerely,  
Carroll Lacey

