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**Proposal:** Regulation AA - Unfair or Deceptive Acts or Practices

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**Name:** Valentina M Efejuku

**Affiliation:**

**Category of** Other

**Affiliation:**

**Address:** P.O. Box 14113

**City:** Fremont

**State:** CA

**Country:** UNITED STATES

**Zip:** 94539

**PostalCode:**

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**Comments:**

Please, please, please stop these practices! We are being squeezed over and over again, by the banking industry. I do not want the 'priveledge' of overdrawing my account. If the money isn't there, don't approve the charge. This is a very simple and fair concept. Approve my transactions in the order they are received instead of 'high to low' and give me the option of opting out of this unfair draft approval practice. Allow me to take responsibility for my funds. Thank you for your attention, consideration and help. Sincerely, Valentina Efejuku