

edita zalnierukynaite <editazal@hotmail.com> on 08/04/2008 12:10:03 PM

Subject: Regulation AA

"Docket No. R-1314"

Dear Sir or Madam

We are looking forward to take some legal action or to be a part of class action against our Financial Institution – Bank of America (BOA). We are accusing them by the following:

1. Deliberately provide false, not real time information about our funds for the purpose to collect profit, while this information available to BOA.
2. Do not notify us about major changes of clearing time and ordinance of deposited funds after merge (former LaSalle Bank NA) which lead again to collect fees
3. Total ignorance, unwillingness and refuse of BOA representatives to resolve that issue addressed by phone first and than personally later.
4. Let full time allowed by regulation for that account to be open and negative, charge additional fees, transfer funds to account from another without permission or knowledge of primary holder.
5. Damage our financial record.

Details for each paragraph:

1. More than decade banking with famous Chicago based LaSalle bank we faced problem with overdraft charges from time to time due to tight day schedule running very small business and dozens transactions per day. Never complaining we always paid, blaming ourselves to be more accurate and keep more funds in account, but than we found suspicious, that ledger balance and available balance provided by our bank far from reality, that many transactions delayed for several days unreasonably, most from fast charging retailers as gas stations and grocery stores. Bank representatives look with smile on our home-printed statements, calling it “only a snap shot” and show real statement from their “bank-only access” computer. Never print copy, never answer our “Why?” Isn’t it look strange for people made dozen transaction per day, buying \$1.50 Hotdog for actually \$34.50 or pay for gallon of milk \$36.00 , knowing their account is negative? But sometimes peaces of truth of that hidden strategy have been released to us: “...You long time customer...always paid...good credit...” and have been allowed to spend more than \$700 bellow available funds, that is hundreds or thousands in overdraft fees depending on size of transactions. To avoid future unexpected charges or fees that allowance was reduce by our request to \$0.00. Problem was fixed. Well, not for long.

2. LaSalle Bank was not always so merciless for its customers and if you watch your online statement and found yourself on negative territory during the day can make deposit in any form by ATM or personally to avoid charges and bank will made your payments regardless cleared your last deposited funds yet or not. Customers made last minute deposits for many reasons, as lack of available funds, late paychecks, checking accounts does not earn many or just by simply of lack their financial discipline, but were trusted by bank and appreciate that by them.

...Until Bank of America took over LaSalle.

We were not notify, neither on changing of allowance for negative balance.

3.All above was brought to discussion with customer service of BOA in telephone conversation, later personally to the branch bankers, which can not really make any key decisions regarding our account, constantly pointing “they” and “system” proving their impotence.

4.As for many, our small business facing very difficult time, there was never been easy money for us and defiantly we have no more easy money for that bank now. After 45 days of open and negative account, charging fully possible amount of fees, refuse to accept our offer, this bank somehow found legal to transfer available funds from another account, without any permission and knowledge of primary holder causing additional problems to different account.

5. Rest of unpaid balance was transferred to collection agency, which will affect our financial record immediately.

Sincerely,

Eugene and Edita