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

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**Comments:**

My daughter has a learning disability, and works at the local supermarket . She makes \$120.00 weekly which is auto deposited into Bank of America account. In the past two months BOA(bank of America) has charged my daughter over \$1,000 in fees, because she is unable to manage her account. As a result she is unable to register of classes at the comunity school, because BOA has eaten up all her earnings. I spoke to the manager requesting that he discontinue the overdraft account and just do not allow her to use her card if there is no money in her account. He has refused to do so. My daughter is 20 y.o but her disability is 'perceptual' and as a result she is unable to add/subtract and manage her money. I would like BOA to stop this overdraft practice, because she did not request it, moreover this is illegal to force her to borrow money against her will. Furthermore I would like this money refunded as it was taken without consideration or empathy for this 'child'