

Subject: Regulation AA

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Comments:

Please regulate against high fees on unauthorized bank overdrafts. A simple miscommunication between my wife and I recently cost us several hundred dollars in fees for a service we very much preferred not to have but are saddled with under the terms of every bank account we've inquired into (4 or so). We're struggling under extensive debt and this setback was an avoidable one, had we been given the choice about overdraft "protection" in the terms of our account. Please provide penalties for institutions that fail to make the "protection" optional and that don't make the options clear verbally and in bold print. Thank you for your time and attention, Evan Kroeker