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

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**Comments:**

My name is Steve and I am a small business owner, father and grand father. In the past 12 monts BB&T has charged me over \$5000 in bank overdraft fees, and my account, my sons, my daughters, and my business account. The fees that they charge are extremely unfair, and do not reflect the banks true and reasonable cost to handle these overdrafts "as a convience to me". I have applied for overdraft protection, to no avail. My credit is not good enough. My son was charged over \$400 in one day for small overdrafts amounting to less than \$75.00. They pick and choose which transactions that they process 1st, instead of in the order in which they were created. This is a big ripoff, and has contributed to my bad credit, because the bank is always charging me these unfair and outrageous fees. How can the bank let debit card transaction be processed when they know that you do not have the money in the bank? Well, they do provide "a courtesy" honoring of the tranaction at \$35.00 each, even if the overdraft was for 1 cent. This is wrong, and I do not understand how our government allows this, when England has outlawed this practice and required the Banks to refund the fees charged. This is what needs to be done NOW! Please respond. Stephen M Horney  
704-450-3276

