

Subject: Regulation AA

Date: Aug 04, 2008

Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

Document ID: R-1314

Document

Version: 1

Release Date: 05/02/2008

Name: Tina M Russell

Affiliation:

Category of Affiliation:

Address: 449 St. Joseph

City: Florissant

State: MO

Country: UNITED STATES

Zip: 63031

PostalCode:

Comments:

Processing transactions from high-to-low is wrong. There are many times when there was enough money in the bank to pay several of the lower items and thereby receive only one fee instead of receiving a bunch because one big thing came through that I forgot about. I have had fees totalling almost \$300 when I would have only had one fee. Both US Bank and Commerce Bank said this is what consumers prefer because they prefer their mortgage be paid first. I prefer the they pay low-to-high and secondary to low-to-high, in the order received. Having this regulated would probably help a lot of consumers. For as little as less than a dollar(my fault admittedly), I have had to pay three \$35 fees totalling \$105. Thank you for looking at this. Tina Russell (314)580-2873