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**Name:** Andrey Mirzayan

**Affiliation:**

**Category of**

**Affiliation:**

**Address:** 1167 Canyon Hills Rd

**City:** San Ramon

**State:** CA

**Country:** UNITED STATES

**Zip:** 94582

**PostalCode:**

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**Comments:**

Thank you for looking at the deceptive and unlawfull practices and fees of US Banks and Credit Card. First of all i'm sad that i came accross info about comments on proposed regulation only on the last day while reading article in USA Today. It's unfortunate that it hasn't been publicised more. Many Americans suffer from deceptive practices and fees of Major US Banks and Credit Card. I would like to comment specifically about Bank of America overdraft fees. I have bank of America Checking Account with ATM card that i utilise as the most convinient and fair way to access my funds in my cheking account untill recently on 2 occasions i was hit with \$35 overdraft fee for every transaction that in total cost me couple of hundred dollars. I was outraged but Bank of America didn't back off because as i found out i was wrong and BA is always right. Bank of America only followed it's "rules and regulations" i was told. I'm asking Federal reserve to defend me. 1. I consider Bank of America overdraft policies and fees not fair business practices and financial rubbery of hard working Americans and demand Federal Reserve to stop illegal practice of US Banks processing of transactions from high-to-low dollar amounts. 2. Banks should also stop the illegal and unfair practice of paying

transactions when there is no sufficient funds in the account if there is no overdraft protection. 3. Federal reserve should take a look at the amount of late overdraft fees and other fees that US Banks impose on their customers. Their are outrageous. No wonder US Banls collected more then \$45 billion dollars in overdraft fees in 2007 according to some research. Banks shouldn't be in the business of making money by punishing it's customers. Banks should be in the business of making money by serving it's customers and saling financial products. Thank you for Federal Reserve attention and fair ruling in this case. It would be also beneficial if FR will extend time for commenting to allow public more time. Andrey Mirzayan