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

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**Comments:**

Banks should not be allowed to charge us for overdrawing an account until the moment the check or debit transaction clears not at the moment the transaction took place. They should only be able to do that if they can immediately clear the transaction at point of signing. If they can do this then they should work faster to make sure any checks we deposite are made available on the day we deposit them and not the day the check is cleared.