

mackhd@aol.com on 07/03/2008 10:45:01 AM

Subject: Regulation AA

Board of Governors of Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Dear Federal Reserve Board Director,

I feel banks post payment of checks before deposit in order to collect overdraft fees!!!

I watch how my bank "Citizens Bank" post things to my account on line, no matter how I deposit Checks or write checks it always ends in the bank favor with overdraft fees.

Sincerely,
Tony Mack
12884 Chillicothe rd
chesterland, OH 44026