

From: "L.Jim Anthis" <ohcanthis@yahoo.com> on 06/03/2008 02:30:06 PM

Subject: Regulation AA

Jun 3, 2008

Federal Reserve Board Email comments

Dear Email comments,

With \$35,000 line of credit with AEX and a bill for \$13,000, I wrote two of their checks, which were unsolicited, for \$4,900.00 each. After depositing them in my personal account, I wrote a check to my company to pay some bills...My commercial bank honored my check, but as I found out 3 days later, my personal account was well in the negative...AMX explanation was they they were considering lowering my line of credit and it would take some time to see if they did...So the 2 check were not honored and I had to scramble to keep my personal checks from bouncing. How unethical and immoral can you get, when you send some one checks and they do not honor them? ...How can they rationalize changing lines of credits after you have written the checks...I never did get any satisfactory explanation from AMX and if fact the supervisor was the most rude supervisor I have talked with...If AMX send you checks DON'T USE THEM.

Sincerely,

Dr. L.Jim Anthis
608 Glenridge Dr
Edmond, OK 73013-1854