

Subject: Regulation AA

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Proposal: Regulation AA - Unfair or Deceptive Acts or Practices

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Comments:

Banks should be made by law to deny any overdraft debit transaction, not allow it and then charge the account holder. It should work like a credit card that has been declined when an account is over the limit. It is ludicrous that the government allows the banking industry to get away with all these avoidable charges to the consumer, but then again, look at our government and how crooked they are as well.