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Subject: Regulation AA

In the past year I was hit by the ridiculous fees by banks. I had deposited a **government** payroll check into my bank, 3 days later my real estate taxes were withdrawn from my account. Because the bank put a hold on my check that was deposited I bounced the taxes, well not really I have overdraft protection to the tune of \$45...ouch. When I called the bank to complain, they said yes there was more than enough funds in the account but they couldn't be accessed until the next day, really the fourth day after depositing the check. They ended up reversing the charges, but after many phone calls and a threat to close my account. I don't bounce checks, I had more than enough money to cover the check, I think it is ludicrous to charge me overdraft fees while you have a check from our government sitting in the bank, using my money interest free in the meantime. If the government isn't good for the money then I don't know who is.

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