

Subject: Regulation AA

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

Dear Federal Reserve Board Director,

The month of april 2008 I thought I had enough in the bank (my error) but when I went to withdraw \$50. from the bank teller machine it gave me the money. then they charged me \$25 in overdraft fees. Also I have automatic deposit of my Disability which is to be in on the 3rd of each month. the Bank of Waynesboro here in Tennessee doesnt put in my deposit until sometime during the day, so when I go to withdrawl at 10am my deposit is not credited yet, but so far they have not charged me an overdraft for that. Sincerely, Sheila Hoffman,

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Sheila Hoffman