

# PUBLIC SUBMISSION

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Unfair or Deceptive Acts or Practices

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## General Comment

I am writing to report Citizensbank of New Hampshire for unfair overdraft practices. It is obvious that they charge in a snowball effect in which even if you have enough money to pay some of the items presented they overdraft all in order to charge the most fees. Each fee being 38 dollars. I am now stuck in a trap of payday loans to try to get out from under this practice. My husband and I are both on disability and I am not eligible for medicare until Feb 09 and so have to pay over 300 dollars in medication costs. This amounts to worse than loan sharking and is at least legal usury. Please put a cap on these fees in some fair way.