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**From:** Thomas Higgins [mailto:thomasal@io.com]

**Sent:** Saturday, August 14, 2010 12:44 PM

**To:** Overdraft Comments

**Subject:** Overdraft fees

My bank, [*Name of Financial Institution*], charges a \$15 fee for overdraft protection from my VISA card, also through them, which is a cash advance. At least now, supposedly, I can pay off the higher interest amount first, but the fee to draft from one account to another seems excessive to me.

Thank you for your time,  
Thomas Higgins