

From: Beth Richardson [macbeth57@cox.net]  
To: Overdraft Comments  
Sent: Wed 9/1/2010 7:02 PM  
Subject: proposed guideline comments

Dear Sir or Madam,

Regarding debit card overdraft fees: It seems beyond silly to have people moaning about exorbitant overdraft charges for overdrawing their debit cards for their morning lattes! If these people cannot keep a handle on what is in their account, then they should carry cash and stop buying when they run out of said cash! Once upon a time, when I was young, I bounced a check because I wasn't careful enough about my balance. A stiff overdraft fine ensued, and now I am very careful not to overdraw my checking account!

Regarding check-clearing charges: It seems wrong that a bank would maximize overdraft charges by processing checks from the highest to lowest amounts. Going by check number would be a non-partisan method of processing checks, or some sort of averaging method would work in a fair manner.

Thank you for allowing me to put my 2 cents in!

Sincerely,  
Elizabeth V. Richardson  
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