

From: Site Administrator [web@responsiblelending.org] on behalf of Rebecca Farmer  
[beckydunwer@yahoo.com]  
Sent: Saturday, September 18, 2010 12:09 PM  
To: Overdraft Comments  
Subject: Stop unfair and abusive debit-card overdraft fees

Sep 18, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

As someone who has been repeatedly hit with high over draft fees, I wish there was a ruling on reasonable coverage. I understand that I am ultimately responsible for my own bank account. However, we are a family of seven (5 children under 13) who are currently living with a yearly income under \$10,000. Sometimes it is a struggle to make the ends meet and the account gets overdrawn on accident. When this occurs, the bank charges me over and over and over again (many times before I realize what has occurred). This eats up valuable money in the budget. Then, we are forced to take money out of somewhere else in order to cover the cost, thus throwing us further behind.

Please, please do something about this!

Respectfully,  
Rebecca Farmer

Sincerely,

Mrs. Rebecca Farmer  
100 Carr Ct  
Harrison, AR 72601-6853