

September 2, 2010

Federal Deposit Insurance Corporation  
Fax: 703-465-4303

Re: FIL-47-2010 -- Overdraft Guidance

Dear Sir or Madam:

Instead of burdensome regulation, isn't it better to allow the free market to function with regard to pricing of overdrafts & overdraft protections? Most community banks are treating their customers properly so they should be exempt from burdensome regulation. Any bank found with excessive charges should then be given guidelines to follow but let the free market work. Banks are not a utility. Banks are a service to those who choose to use them.

Thank you for this opportunity to comment.

Sincerely,



John Means  
Saint Joseph, Missouri