From: mhostetler@thepeoplesbank.net Sent: Friday, September 24, 2010 4:14 PM

To: Overdraft Comments

Cc: [Name]

Subject: Opposition to Overdraft Payment Supervisory Guidance

The debit card overdraft opt in requirement adequately protects consumers. Consumers who have opted in are making a conscious decision to overdraft and incur related charges. It should also be noted that the charge to return a check unpaid is usually the same as the overdraft charge, plus the merchant usually has a substantial additional charge. It would actually penalize the consumer to move in the direction of not paying overdraft checks.

It was a major endeavor for banks to implement opt in, and to now promptly consider additional requirements is an unreasonable burden upon the banks.

Thank you for your consideration of these thoughts.

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