
From: Dana Eckhart [mailto:deckhart@bvcaa.org]

Sent: Thursday, August 12, 2010 11:14 AM

To: Overdraft Comments

Subject: Overdraft Comments

While I am all for financial stability and helping individuals and families move forward, I believe that consequences are an important part of the process. It seems that doing away with overdraft and NSF fees could do more harm than good. My suggestion would be to structure fees so that the amount of the overdraft or NSF and the number of times affects the fee. Let's start with a nominal fee for a first time/small amount and increase fees upon occurrence.

Dana Eckhart

Coordinator VITA/IDA

BVCAA/United Way of the Brazos Valley

909 Southwest Pkwy. East

College Station, TX 77840

(979)696-4483 x131

(979)696-7820 (f)

deckhart@bvcaa.org