From: Alan Kluger [mailto:akluger@gacc.biz]

**Sent:** Friday, August 13, 2010 1:38 PM

**To:** Overdraft Comments **Subject:** my personal experience

While on vacation and away, certain minor debit card transactions hit my account totaling \$60 which engendered \$155 in overdraft fees of which my bank [Name of Financial Institution] refunded \$62 worth. If I was no on vacation I could have run over and put \$60 in and avoided the OD fees and while it was not the Bank's fault that I was away and they did not cause the overdraft the punishment exceeded the negligence. What can you do to help me? I am a long time account holder.

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