-----Original Message-----
From: Dean Bonney [mailto:dbonney@verizon.net]
Sent: Sunday, August 15, 2010 4:37 PM
To: Overdraft Comments
Subject: Overdraft check stacking

To Whom it May Concern,

About 3 years ago, I was a victim of processing checks from high to low at
[*Name of Financial Institution*]. In one day, I racked up almost $400 in overdraft
fees. After protesting the policy and speaking to the person in charge of
this process at [*Name of Financial Institution*]'s headquarters, the best I could do was have the fees
reduced by half.

I then opted out of overdraft protection for ATM transactions, something I
had no idea I had agreed to when I opened the checking account.

At $200, it would take the bank 2-3 years to collect that amount in the
monthly service charges they used to levy before switching to 'free'
checking.

I personally would like to see banks go back to the days of monthly service
fees, minimum balances, and 5 dollar overdraft fees.

Regards,
Dean Bonney