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**From:** Jon Combs [mailto:[joncombs@hotmail.com](mailto:joncombs@hotmail.com)]

**Sent:** Sunday, August 15, 2010 2:49 PM

**To:** Overdraft Comments

**Subject:** Fees

**Importance:** High

I am 52 years old and have been mostly careful but sometimes not right on top of my checking account balances. Even though I'm pretty careful I bet I have paid thousands of dollars in overdraft fees, that is after begging the bank people to refund some of the amounts. I think banks should BILL people for reasonable fees, ie \$10 or so and not simply take it out of their accounts. Taking a persons money is robbery or embezzling. Many times the fees were accessed because the fee itself put me into the red.

Jon Combs