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**From:** Michael Frank [mailto:mgf@earthlink.net]  
**Sent:** Sunday, August 15, 2010 2:01 PM  
**To:** Overdraft Comments  
**Subject:** [*Name of Financial Institution*] Overdraft

Dear FDIC,

With the economy being what it is and the lack of jobs for older Americans, I resent the fees thnd practices of the Banks.

[*Name of Financial Institution*] is gouging and I think that banks that use practices as they do should be stopped.

I had three checks out and was expecting a automatic deposit. The deposit was late and two of the checks had enough money, but the third one was over the limit, so they process the biggest one firsts, they charge a \$35.00 over draft then over draft the other two and charge another 2 overdrafts for \$&0.00. This is something they have done over the last five years and I have argued with them about it but they still use this unscrupulous practice. Please shut it down.

Sincerely,  
Michael G. Frank SR  
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