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Sent: Sunday, August 15, 2010 4:03 PM

To: Overdraft Comments **Subject:** new fees - beware

in the wake - or in anticipation of - new regs on overdraft fees, etc banks are coming up with new fees. for example, my bank (Wachovia) charged me \$10 for overdraft protection that included automatically transferring funds from another account i have with them, in order to cover a lack of funds in the first. this was a feature i signed-up for years ago but only recently have they started charging a fee for it.

i suggest you require banks to send all customers a simple matrix that lists ALL of their fees, in addition to curbing excessive penalties.

they should be making profit on creativity and innovative services, not trickery!

good luck!