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**From:** Courtney McCreesh [mailto:clmccreesh@gmail.com]

**Sent:** Sunday, August 15, 2010 5:05 PM

**To:** Overdraft Comments

**Subject:** Overdraft comment

Dear FDIC,

I read Michelle Singletary's "The Color of Money" column in today's Washington Post and decided to contact the FDIC, as Singletary suggests, with my comments about bank overdraft policies.

I believe that people should not be allowed to make purchases with their debit card when there is insufficient money in their account. The customer should get an "Insufficient Funds" message. No transaction, no fees, no confusion.

Credit cards, money wiring, and cell phones suffice in an emergency.

Thank you.

Sincerely,  
Courtney McCreesh  
Alexandria, VA