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**From:** George Recco [mailto:georgerecco@gmail.com]

**Sent:** Sunday, August 15, 2010 2:31 PM

**To:** Overdraft Comments

**Subject:** Why So Long?

The Banks' response that customers "want" highest to lowest because it guarantees important payments like car, rent, and mortgage payments go through is complete nonsense. The Banks have such sophisticated tools and software, they can't tell the difference between a car payment and an Amazon.com payment?? And what percentage of overdrafts were triggered by one of these so-called "important" payments?? 10%? 5%??

And please it's time to put an end to the practice of letting holds cause overdrafts; e.g., you get a hotel room, then you check out and pay the bill, but there's still a \$150 "hold" on your account which the bank of course takes its sweet time discharging, just long enough to trigger 3-5 overdraft fees.

Regards,

Irate American Wondering

Why It Took The FDIC So Long To Act