
From: Deborah Rotman [mailto:rotman.1@nd.edu]

Sent: Sunday, August 15, 2010 10:50 AM

To: Overdraft Comments

Subject: Overdraft Comments

Dear FDIC ~

Thank you for considering new banking regulations that would provide greater protection to consumers. I wish to comment on a practice which maximizes overdraft fees that banks collect. At present, banks process checks and other debits on accounts BEFORE credits/deposits. This means that even if my payroll is direct deposited into my account, the bank processes all checks, etc. before posting my payroll. In this way, the bank can claim I have overdrawn my account even if my daily balance never actually falls below zero. Please require banks to post credits/deposits before debits/withdrawals to give consumers the benefit of the doubt with regard to transactions on their account. Thank you.

Regards,

Dr. Deb Rotman

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