
From: rwbates57@comcast.net [mailto:rwbates57@comcast.net]
Sent: Monday, August 16, 2010 9:51 AM
To: Overdraft Comments; Overdraft Comments
Subject: overdraft fees

Good morning,

I am writing in response to a Boston Globe article regarding the charging of overdraft fees, in particular, the imposition of fees when using a debit card and/or ATM card.

My son is a 30 year old man with mental health issues. He is on SSDI, and gets a check of approximately \$900.00 per month. This amount must cover his rent, food, clothing, and incidentals. I can not tell you how many times he has incurred several \$39.00 fees, sometimes on the same day, when purchasing a pack of cigarettes, a coke, or taking out money for bus fare. There are months in which his SSDI check has been cut in half by fees. While I feel the banks should be limited in imposing these fees on all customers, I really feel the mentally ill are the hardest hit.

I would propose, that all recipients of SSI and SSDI, or any public monies, have their purchases refused so they would not incur any overdraft bank fees. Counseling would not help these people - they are mentally ill. And the recipients that do not have mental illness and are better able to manage their money, well they are not the ones incurring these charges.

Thank you for your time.

Robin Bates

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