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Overdraft Comments

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To whom it may concern:

I am responding to an article that was in the Sunday August 17th edition of Wilmington News Journal regarding "enough is enough" to certain bank fees.

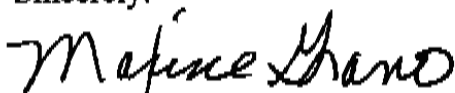
My opinion on ATM withdraw fees is that I currently pay a fee wherever I withdraw cash, now in addition to this fee my bank is charging me \$2.50 for not withdrawing the money from them. (Name of financial institution) This is ludicrous, so now instead of paying \$1.50 it will cost me \$4.00 to take "My" money out of "My" account from somewhere other than (Name of financial institution)

Now instead of using the ATM in the building in which I work, or at a Happy Harry's near where I live, I have to physically go to (Name of financial institution) which is a few blocks from my office and a few miles from my house.....

I suppose the only way to avoid these charges is to close the bank account and use money orders or cash for groceries and utilities, etc.

In closing, I was never informed by my bank that these additional charges were being implemented, so I have approximately \$20 additional bank charges on my account for the first month.

Sincerely,



Maxine Grano

enclosure