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**From:** Dave Stuart [mailto:ldstuart@sbcglobal.net]

**Sent:** Tuesday, August 17, 2010 1:49 PM

**To:** Overdraft Comments

**Subject:** overdraft guidelines

One of the problems I have noticed in our area is that the banks take out the money at night from a check or debit, but if money is deposited after 2 it is not credited to our account until the next morning. That is one way that causes many overdrafts.