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From: Caralene McClain [mailto:anothergirl2418@yahoo.com]

Sent: Wednesday, August 18, 2010 4:05 PM

To: Overdraft Comments

Subject: Overdraft Fees

Thank you for the opportunity to comment. I prefer for any credit/debit card purchases, checks, or withdrawals to be denied if I do not have the funds. I don't even remember when this so called "service" began with the banks paying if there is no money and then charging a huge fee. I also believe it is absolutely outrageous for them to manipulate the matter by paying the largest checks of the day before the smaller checks instead of paying by check number. To me this a demonstration of their blood sucking tendencies. I understand that overdraft fees is their biggest income item. My only concern is that they will begin to charge me if they deny my request. They always seem to find some way to charge the life out of customers. I only use a bank because credit unions do not offer business accounts.

Caralene McClain