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From: Site Administrator [mailto:web@responsiblelending.org] On Behalf Of Boris Kukso

Sent: Friday, August 20, 2010 12:36 PM

To: Overdraft Comments

Subject: Stop unfair and abusive debit-card overdraft fees

Aug 20, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

I am writing to express my agreement with the FDIC's proposals to limit high overdraft charges.

Large banks abuse their position, collecting unprecedented fees from consumers on small purchases. If the overdrafts were considered as loans, and overdraft fees as interest, the banks would certainly count as worst kind of abusive lenders.

The fact that banks create procedures specifically aimed at maximizing fees they collect from customers that are in the hardest situations to begin with, only makes their actions more suspect and calls for oversight.

Sincerely,

Dr. Boris Kukso

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