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**From:** Sherry Baer [mailto:sherrybaer@mac.com]  
**Sent:** Sunday, August 22, 2010 2:55 PM  
**To:** Overdraft Comments  
**Subject:** opinion matters

To Whom it May Concern,

I am very upset at the amount of money banks are making off of overdraft transactions. We have spent a small fortune covering our son through [*Name of Financial Institution*] while he was away at school. He was told his debit card wouldn't go through if the funds were not there. BUT they did charge him \$35 each time he tried to use the account and the funds weren't there! So did [*Name of Financial Institution*]. [*Name of Financial Institution*] also would take the largest check out first rather than the smaller checks so more fees would be amassed. Then when it was really run up they would tell him his account couldn't be used but they would charge him for having it in arrears by the day! The god-dammed banks are making fortunes off of poor people--and then they get government bail-outs! Subsidize the people of the country rather than the banks and corporations that are causing everyday people to flounder (and thus our economy). Subsidize them by making banking more affordable, overseeing credit card companies, providing mortgage help that doesn't mean they lose their homes, ... I am sorry to go on but I am SO very frustrated by our capitalistic system that has gotten way out of hand!

Sincerely,  
Darlene Baer  
[sherrybaer@mac.com](mailto:sherrybaer@mac.com)