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**From:** stbowen@sbcglobal.net [mailto:stbowen@sbcglobal.net]

**Sent:** Sunday, August 22, 2010 11:47 AM

**To:** Overdraft Comments

**Subject:** Proposed Overdraft Rules

I just read an article in the Los Angeles Times about your new proposal. It's simply absurd, unless you believe in a world where the consumer has absolutely no responsibility for anything he or she does. There is only one rule that needs to apply to people who repeatedly want more money than they have. Don't allow banks to give them what they don't have if the attempt is being made with either an ATM or Debit card. Decline the attempted transaction. That is the most reasonable act to protect other depositors' assets from reckless consumers. Any other action is simply absurd!

Steve Bowen

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