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**From:** h7a717o@aol.com [mailto:h7a717o@aol.com]

**Sent:** Sunday, August 22, 2010 6:42 PM

**To:** Overdraft Comments

**Subject:** My two cents...

After reading an article about the Proposal in the L.A. Times i would like to through in my two cents. i have fallen victim to these Robbery tactics by [*Name of Financial Institution*!] i would like to propose a complete stop to this practice. If not, have the consumer sign something which prohibits this action to their account. i believe in the idea "if you don't have any money in your account. The bank should deny the charge". Not pay it for you! A SIMPLE DENIED! As a young adult i didn't know exactly what this OVERDRAFT was by my bank. But after this tactic has happened to my parents and friends i have found out its another word for ROBBERY! i since have lost all confidence with Banks and the Bank/Credit system. i keep all my money in cash and use money orders to pay off bills.

Thank you for your time and i hope this proposal passes.

Fabian Gonzalez