From: Greg [mailto:grfamily@nltc.net] Sent: Sunday, August 22, 2010 10:06 AM

To: Overdraft Comments

Subject: comment

Please, don't make this an option. The reason, financial institutions will most likely eliminate free checking and some already have. As a low income household I would be forced not to have a bank account and would have to move are limited SS & SSI to debit cards, since Social Security is eliminating checks. If you insist on doing this. You need to add that people making under \$30,000 can have a free checking account with a Visa or MasterCard debit card(S) without a credit check.

Greg