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**From:** Idzyne1@aol.com [mailto:Idzyne1@aol.com]  
**Sent:** Sunday, August 22, 2010 12:57 PM  
**To:** Overdraft Comments  
**Subject:** proposed overdraft guidelines

Dear FDIC:

I am writing in support of the overdraft guidelines you are proposing. For too long banks have been allowed to take advantage of their customers with exceedingly high fees. Particularly onerous is the way they process checks from largest to smallest, resulting in more transactions that are subject to these fees. One imagines a roomful of fat cigar-smoking businessmen, trying to come up with ways to milk more profit from their customers. It is an offensive, bad-faith practice...a dirty trick.

I also propose that the fees be reduced to what an overdraft process actually costs the bank. They are paying me something like .000001% interest to use my money, but if I write one check over my balance I have to pay them \$39? That is ridiculous. Perhaps I am better off keeping my money under my mattress.

I am glad you are finally addressing these issues. I am sure that the banks will use their considerable resources (no doubt gleaned from the fees levied upon their hapless customers) to attempt to water-down the regulations. Please do not let that happen. If there is one thing that recent history has shown us, it is that banks cannot be trusted to self-regulate. The American people need to be protected from their dirty tricks.

Thank you,  
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