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From: Site Administrator [mailto:web@responsiblelending.org] On Behalf Of Helen Barksdale

Sent: Monday, August 23, 2010 11:13 AM

To: Overdraft Comments

Subject: Stop unfair and abusive debit-card overdraft fees

Aug 23, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

My bank allows me to go over my checking account up to \$500 each month of which it charges me \$29 for each overdraft. My thoughts if the bank trust me with overdrafts of up to \$500 why doesn't it just give its customers a creditline/overdraft protection which charges a reasonable amount of interest rather than the \$29 for each overdraft item. Giving customers overdraft protection rather than charging customer the \$29 will allow the customer to bring account down within there budget.

Sincerely,

Ms. Helen Barksdale  
124 Amberwood Ln  
Mauldin, SC 29662-2802