

-----Original Message-----

From: Site Administrator [mailto:web@responsiblelending.org] On Behalf Of
Wilhelmina L. Camara
Sent: Monday, August 23, 2010 5:14 PM
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.

As someone who was surprised by very high fees for small purchases, I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

The banks should hear as often as possible that customers want overdraft coverage that is fair and reasonable. I hope that they listen and make the changes outlined in your guidance. Providing customers with a responsible product is not only right thing to do--it's good business. I bank with [*Name of Financial Institution*] & am constantly getting hit with outrageous 35.00 on credit card purchase or bill payments. online. When I pay a bill or make a purchase the money is in my account, but the bank flipflops it all over.and seems to nail me with a charge almost every time. I have lots of documentqtion. My banker will sometimes reverse the charges but I feel like a begger having to ask and being a very small flower shop in this sad economy it sucks!! The FDIC should make these charges illegal and put some bank regulations back in place. The people who are getting hurt the most by it are the people struggling to survive!!! Sincerely, Wilhelmina L Camara

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Sincerely,

Mrs. Wilhelmina L. Camara
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