From: Laskowski, Rudolph J [mailto:rudolph.j.laskowski@hud.gov]

Sent: Monday, August 23, 2010 3:35 PM

To: Overdraft Comments

Subject: [Name of Financial Institution] and Overdrafts

Greetings:

I have been banking at [Name of Financial Institution] in [ICity] for a little over a year now and find their practices very shady. Three days last week I had three, two, and then three incidents of overdrafts totaling \$280. Some of the overdrafts were caused by an online loan being used to pay for advance fees instead of normal checks and withdrawals. That practice caused the overdrafts and I would like some help in this matter so I might recover some of the lost money. Can you offer some suggestions or do I need to see a lawyer about this?

Sincerely Yours Rudy Laskowski Architect U.S. Dept. of Housing and Urban Development Multifamily Hub 611 W. Sixth Street, Rm. 900 Los Angeles, CA 90017 Phone: 213-534-2652

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