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**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**

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