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From: Site Administrator [mailto:web@responsiblelending.org] On Behalf Of Candy` Neel
Sent: Monday, August 23, 2010 12:43 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 has been caught up on 15 \$35 charges, started by [*Name of Financial Institution*] clearing purchases and then backing them out for one big check(which was an overdraft and I requested no overdraft protection) I am appalled.I know this particular bank has been [enalized for this practice yet continues to do so.\$35 on 5,7 10 dollar purchases is abusive.Beyond conscienable.I am a retiree, disable and the bank has taken from me in one month ,more than half my income and left me in jeopardy of my home being repossessed!Now they are assessinf \$35 for every 5 days account is in arrears.Guess what.Thye took all my money.It will stay in arrears!

I am sure the profit from this practice must be astronomical as even though penalized for millions, assuring they are stopping the practice, they continue.

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.

Bank Patron held hostage...

Candy Lee Neel

Sincerely,

Ms. Candy` Neel
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