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**From:** Michael Koza [mailto:mijoko@att.net]

**Sent:** Tuesday, August 24, 2010 11:29 PM

**To:** Overdraft Comments

**Subject:** FDIC proposal: overdraft regulations

Overdraft protections? It's nothing more of a scheme for banks to get more money from hapless, weary, and abused consumers. Instead of allowing a deficient charge to go through, financial regulations should prohibit banks from allowing any charge that's not coverable by the consumer from going through- period. Naturally, a consumer might make more transactions after their account becomes deficient- without realizing it- after which a banking institution should be *required* to process all succeeding transactions, after the transaction that was bad, in chronological order, exactly in order they were received- unconditionally- and not randomly or through some obscure procedure or whim.