
From: Derrick Mincey [mailto:derrick_mincey@yahoo.com]
Sent: Tuesday, August 24, 2010 4:08 PM
To: Overdraft Comments
Subject: Overdraft Regulations

Hello FDIC,

I fully support the new regulations that are being proposed to regulate the way banks charge customers for overdraft fees. I have had many bad experiences with banks charging outrageous fees for overdraft issues. There needs to be some national standard set by the government to prohibit the unfair practices that banks have been able to get away with for all these years. I say do it soon.

In addition, my current bank, [*Name of Financial Institution*], charges an overdraft fee for insufficient funds, then in 8 days if the account is not brought back to a positive status; they charge an additional overdraft fee which is ridiculous and very unfair. That should also be outlawed. It appears that they want to keep a person in debt and struggling financially as long as they can get more than their fair share. It needs to be outlawed as well and I say the sooner the better. Somebody needs to let the banks know that consumers are tired of being mistreated. It needs to stop.

Regards,

Derrick L. Mincey
Concerned Citizen
678-596-5934

6558 Roswell Road NE #3C
Sandy Springs, GA 30328