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From: Elizabeth Taylor [mailto:luciae@sbcglobal.net]

Sent: Wednesday, August 25, 2010 7:23 PM

To: Overdraft Comments

Subject: FDIC proposal

I am a psychologist in business for myself. The problem I have with [Name of Financial Institution] is the following:

The recorded message when you call in to check your balance reports "the following is included in your balance." Then two days later they actually take the money out of your account. Are they deducting it twice?

Also, when I deposit enough money on Saturday night to cover all of my checks on Monday morning I wind up with it going over to overdraft protection. The answer I get from [Name of Financial Institution] is, "oh, well it's according to when the debits come in." Does that mean they are deducting money from my account on a Sunday? Why isn't my deposit on Saturday counting on Monday night when the deductions are made?