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Sent: Thursday, August 26, 2010 3:33 PM

To: Overdraft Comments

Subject: overdraft fees

I have a comment about overdraft fees I have not heard mentioned.

If you have say a \$50.00 balance in your account and a check is presented for \$60.00 and they return the check they charge an overdraft fee even though they didn't pay the check.

Example: Balance \$50.00

 Check returned \$60.00

 overdraft fee (in my case) \$25.00

 New balance \$25.00

Now if a check comes in for \$30.00 they will bounce that one too, and asset another overdraft fee even though they never paid the first check. Plus by the time they send you notice of the first overdraft it has snowballed into so much more.

I think this is an unfair practice.

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