From: Site Administrator [web@responsiblelending.org]; on behalf of; Robert Leonard [bleonard@metrostamp.com] To: Overdraft Comments Sent: Wed 9/1/2010 8:26 AM Subject: Stop unfair and abusive debit-card overdraft fees

Sep 1, 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.

IBank fees have risen to a level that is plainly obscene. Eventually the masses will catch on and tae their business elsewhere. Why not trim these back and create a more sustainable model.

I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

Providing customers with a responsible product is not only right thing to do--it's good business.

Sincerely,

Mr. Robert Leonard 6970 Thompson Ln White Lake, MI 48383-3088 (313) 402-4701