

From: Luke Moore [lmoore@ponyexpr.com]
To: Overdraft Comments
Sent: Wed 9/1/2010 9:25 AM
Subject: FIL-47-2010

Dear FDIC,

We have tried in the past to offer small dollar loans with 90% of them going bad. Many of these customers that are over-drafting do not have a savings account to pull funds from, if they did, then they generally run it to zero to cover items before they run out of money leaving nothing to transfer. On a small institution such as ours, contacting the customer in person or via telephone would cost us both time and money essentially eliminating a working position. Is that what will help fix this economy?

Where has all of the customer's responsibility gone? It seems that many of the programs coming out are taking the responsibility from customers and that will set up more costly and less effective alternatives in the future for government.

Lucas R Moore
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