

From: John Gill [jgill@centralbankga.com]
Sent: Tuesday, September 07, 2010 2:11 PM
To: Overdraft Comments

Excessive and chronic use being defined as six or more (Item #5)

Imposing daily limits on fees (Item #6)

Imposing these two items would cause us to close many "underbanked" accounts we now lose money on. In trying to help this would hurt many consumers.