

September 8, 2010

Federal Deposit Insurance Corporation  
[OverdraftComments@fdic.gov](mailto:OverdraftComments@fdic.gov)  
Fax: 703-465-4303

Re: FIL-47-2010

Dear Sir or Madam:

Thank you for the opportunity to comment on the above proposed Financial Institution Letter regarding overdrafts. I would like to make a couple comments for your consideration.

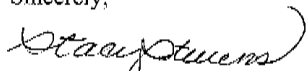
Our institution offers several banking services that customers can utilize when it comes to limiting their overdrafts and NSF fees, for example, Monthly Statements, Internet Banking, Text Alerts, Telephone Inquiries, Overdraft Notices, the list goes on. Even though we offer these services, I believe in the old saying "you can lead a horse to water but you can't make him drink". The customer has to be somewhat responsible for their actions therefore I believe that an overdraft fee should be assessed no matter how many times they are overdrawn.

The FIL also mentioned offering savings accounts from which to transfer should an overdraft occur. It has been my experience that customers that are continuously overdrawn do not carry balances in their savings accounts.

We have previously offered a small-dollar loan program which didn't work out due to excessive delinquencies and collections.

Thanks again for allowing me to comment. Please re-think your expectations of financial institutions as to consumers who frequently overdraw their accounts.

Sincerely,



Stacy Stevens  
Pony Express Community Bank