

From: Site Administrator [web@responsiblelending.org] on behalf of
Brenda Mabbitt [bam5092@yahoo.com]
Sent: Monday, September 13, 2010 9:46 PM
To: Overdraft Comments
Subject: Stop unfair and abusive debit-card overdraft fees

Sep 13, 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.

As someone who was surprised by very high fees for small purchases, I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

The banks should hear as often as possible that customers want overdraft coverage that is fair and reasonable. I hope that they listen and make the changes outlined in your guidance. Providing customers with a responsible product is not only right thing to do--it's good business.

It is only out of necessity that I even have a savings account. I refuse to open another checking account until there is true reform in the banking industry and we no longer have to worry about being surprised by overdraft fees.

Sincerely,

Ms. Brenda Mabbitt
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