

From: Site Administrator [web@responsiblelending.org] on behalf of Jerry Pilcher [pilchermd@verizon.net]  
Sent: Monday, September 13, 2010 11:45 AM  
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.

C'mon please! The BANKS are KILLING US with overdraft fees.

Last year, WITH over \$2,000 in savings as a "back up", my bank screwed me out of over \$1,500 in Overdraft Fees.

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.

Jerry Pilcher  
Catonsville, MD 21228

Sincerely,

Mr. Jerry Pilcher  
133 1/2 Newburg Ave  
Catonsville, MD 21228-5110