

From: Site Administrator [web@responsiblelending.org] on behalf of  
Alison Shuman [alintx@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.

I have argued over and over with my bank [*Name of Institution*] that they should deny transactions when my balance is low. Instead, they refuse and a \$2 get well soon card can cost \$22, or \$35 or more. This isn't reasonable. They do this intentionally, and the charges are outrageous! Usurious, actually.

Sincerely,

Ms. Alison Shuman  
11005 Country Knls  
Austin, TX 78750-3437