

**From:** Mike Pearson [mpearson@fsbspearman.com]  
**Sent:** Wednesday, September 15, 2010 5:05 PM  
**To:** Overdraft Comments  
**Subject:** Overdraft Payment Supervisory Guidance

FDIC,

I am a consumer in a small Texas town of 3,000 people. The banks in this community I feel are fare on overdraft fees. First time account holders are given plenty of room before charges start. If you don't have it, don't spend it. If one has trouble balancing a check book, cash a check or apply for a loan if you are out of money. It is not the banks responsibility to baby sit irresponsible people. If banks have to stop charging overdraft fees, checks will be returned, and other fees will have to go up or layoffs may occur. Think of the merchant return charges, they are more than overdraft charges. Also the embarrassment the customer will have to go through, besides, it is against the law to write hot checks. With internet banking consumers are better able to keep up with account balances. Its time people become responsible for their own actions and held accountable. Banks are already being choked by regulation, and Community Banks are the best run banks of all. If anymore regulation is needed, its with the large institutions, not community banks.

Sincerely,

Mike Pearson