



PONY EXPRESS COMMUNITY BANK

MEMBER FDIC

September 16, 2010

RE: FDIC Overdraft Programs

The proposed new consumer protection guidelines will put a burden on banks, while allowing customers to not take responsibility for their own negligence. As customer service representatives, we deal with customers daily. We find more and more customers are not keeping track of their accounts, and then want to blame the bank for their own actions.

Banks already give the customers many chances to keep track of their accounts. Internet banking allows customers access to their accounts 24/7. In our fast pace society, some customers tend to not take the time to balance their accounts. With the information and services readily available, there should be no excuse for the customer not to be held accountable. If the new guidelines are put into place, when will the customer ever have to take responsibility?

Sincerely,

Traci Molt, CSR

Diane Barton, CSR

Bonnie Eubanks, CSR