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Sent: Monday, September 20, 2010 4:30 PM
To: Overdraft Comments
Subject: Overdraft Payment Programs and Consumer Protection

Everyone seems to be up in arms about fees incurred when customers overdraw their account. The one glaring item that never seems to be discussed is the fact that the customers would never get an overdraft fee if they do one simple thing, only spend the money you have when you have it. Take responsibility for your own actions. Balance your check book and write it down when you spend the funds. It is much easier to blame the banks for charging the fees then it is to educate individuals on financial responsibility. We have plenty of customers that do not pay fees since they live within their means. Even if occasionally a customer would make an error, isn't it cheaper to have the item paid and pay one fee then have the check returned to the merchant and pay additional fees there?

As mentioned above there has to be a point where individuals have to be held accountable for their own actions and realize there are consequences to their actions.

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