

September 22, 2010

Federal Deposit Insurance Corporation
550 17th Street NW
Washington, D.C. 20429-9990
Re: FIL-47-2010

DELIVERED VIA E-MAIL:
OverdraftComments@fdic.gov

Dear Sir or Madam:

I am President/CEO of Vintage Bank a \$150,000,000 community bank which has served the customers of Ellis County for 10 years. We employ 38 people and serve the banking needs of about 9,000 people in this area. We retain our customers because of the extraordinary customer service we provide them and if they felt as though we are taking advantage of them , we would certainly no longer be their banker.

It seems to me that the six overdrafts, in a rolling 12-month period, requirement is an arbitrary number that is counter to existing Reg. DD requirements that require us to provide overdraft information to our customers on a year to date basis. Will all field examiners have the same definition of an “appropriate daily limit on customer costs?” Will your office clearly define “appropriate daily limits?”

The majority of our customers make sound financial decisions, and for those that don’t, we already counsel them to get them into the product that best fits their needs.

Thanks for opportunity to comment on this proposal.

Sincerely,

Jeff Frazier
President/CEO
Vintage Bank
Waxahachie, Texas