

FAYETTE SAVINGS
BANK, ssb

September 22, 2010

Federal Deposit Insurance Corporation
550 17th Street NW
Washington, D.C. 20429-9990

DELIVERED VIA E-MAIL
OverdraftComments@fdic.gov

Re: FIL-47-2010

Dear Sir or Madam:

I am writing today on behalf of one of the many community banks in the Southwest. I work and Fayette Savings Bank, a \$75,000,000 community bank that has been serving the needs of our customers since 1976. We have offices in 3 other surrounding communities and employ 24 people. We serve approximately 7,500 customers from these rural communities.

We retain our customers because of the customer service we provide them. These relationships have taken years to build and we cannot risk eroding those relationships. Excessive Government regulation will do just that – erode those relationships. Introducing an arbitrary number of overdrafts over a stated period will not only confuse customers, but it will enrage them as well. Rural community banking is built upon trust – trust on both sides of the counter. By far the majority of our customers are people that are conservative and they make sound financial decisions. There is not a lot of trust in many aspects of the Government these days – lets work to keep the trust in rural community banking – not erode it.

Thank you in advance for your consideration on these comments to FIL-47-2010.


David Zapalac
President

MAIN OFFICE
111 East Travis Street
La Grange, Texas 78945
(979) 968-9511