

From: Site Administrator [web@responsiblelending.org] on behalf of  
Andrew Carey [andy.carey@hotmail.com]  
Sent: Thursday, September 23, 2010 10:23 PM  
To: Overdraft Comments  
Subject: Stop unfair and abusive debit-card overdraft fees

Sep 23, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

As someone who was surprised by very high fees for small purchases, I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

The banks should hear as often as possible that customers want overdraft coverage that is fair and reasonable. I hope that they listen and make the changes outlined in your guidance. Providing customers with a responsible product is not only right thing to do--it's good business.

My bank charged me \$195 in one month on overdraft while I was unemployed.

Regards

Andrew Carey  
1390 Belmont Hills Dr  
Suwanee, GA 30024

Sincerely,

Mr. Andrew Carey  
1390 Belmont Hills Dr  
Suwanee, GA 30024-2004