

September 24, 2010

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

Delivered Via E-Mail  
[Overdraft Comments @ fdic.gov](mailto:OverdraftComments@fdic.gov)

Re: FIL-47-2010

Dear Sir or Madam:

I work for a branch of Woodhaven National Bank, a community bank established in Tarrant County, Texas 27 years ago. In 1998 they opened their first branch office. The location they chose was Mansfield, where my family has lived for at least four generations. I graduated from Mansfield High School in 1968 and, except for three years, I have earned my living in banking right here in Mansfield.

We know our customers and give good customer service because we know they have lots of choices when they decide where they want to do business. They are our family, our friends, our children's teachers, and our parent's neighbors. They appreciate the help we give them with personal and business banking needs. And we appreciate them.

The Bank is a for-profit company and our customers chose accounts that meet their banking needs. Customers get monthly disclosures on their statements of fees incurred for overdrawing their accounts. They see the amounts charged for items returned unpaid during that statement cycle and for the calendar year to date as specified in Reg DD.

In my opinion most of our customers would consider us meddling and ask us if we read our own statements. They would consider it a personal affront to them if we called them every six months, begin to dread it like a dental appointment, and probably move on to another financial institution. This would cost them the relationship established with us-the knowledge we'd have gained by having them as our customer to that date. This would not help their credit report score. It also would be lost revenue for the bank.

In closing, the 12 month rolling time period that is being proposed will impose compliance burdens and costs on the Bank that will lead to increased costs and confusion for our customers. Please help us to stay fiscally strong and responsive to our customers by reconsidering this proposed guidance on Banks.

Sincerely,

Mary Galloway  
New Accounts  
Mansfield Community Bank  
1700 E Broad Street  
Mansfield, Texas 76063