

September 24, 2010

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

To Whom It May Concern:

I work and have been employed with banks in excess of 48 years, starting as a secretary and working up to President for community banks in this area. I now work at an independent bank as EVP with seven branches in Tarrant County servicing some 13,000 customers with deposits of approximately \$390MM. I do not feel we have taken advantage of customers in any way.

The proposed requirement that states we must monitor our over-draft program for excessive or chronic customer use and undertake meaningful and effective follow-up action should a customer overdraw his account on more than six occasions in a rolling twelve-month period is a concern for our organization.

Most of our customers make sound financial decisions and for those who do not, we work with them to find a product that fits their financial needs. They appreciate and tell us they appreciate their checks being paid and have little problem with the overdraft fee incurred.

Our bank is a for-profit company and customers have contractual relationships. Limiting the amount of fees that a customer incurs as a result of violating their depository contract concerns us. To stay in business, the Bank must be profitable and maintain regulatory capital requirements at proper levels.

Reg DD currently requires disclosure of the total dollar amount for all fees or charges imposed on an account for paying checks or other items that are insufficient and the account becomes overdrawn; as well as the total dollar amount for all fees and charges imposed on the account for items returned unpaid. This must be done for both the statement period and the calendar year to date. The 12 month rolling time period that is being proposed will impose additional compliance burdens and costs on the Bank that will lead to increased costs and confusion for our customers. This seems to be harmful to the customer instead of protecting them.

I hope the FDIC will reconsider imposing this guidance on Banks that are and continue to be fiscally strong and responsive to our customers' needs.

Sincerely,

Elsie Gunter  
Executive  
Vice President