

From: Site Administrator [web@responsiblelending.org] on behalf of Elizabeth Langley
[elangley77@msn.com]
Sent: Thursday, September 23, 2010 6:22 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.

One bank teller at my bank decided not to deposit a \$150 check I've been depositing into my account every month for over a year. While I was trying to get another check issued by my client, two of my checks bounced and I was shocked to see two \$35 dollar fees in my online account making my new balance more than \$200 in the hole. I'm a working mother with a master's degree and have trouble affording groceries each month in this economy. My husband and I pay a reasonable mortgage, child care for my son, student loans and utilities. Our junker cars are paid off and we have no other expenses. We have nothing left over for savings or emergencies at the end of the month. The American Dream seems to have died a long time ago. Banks are charging exorbitant fees, taking advantage of millions of struggling families who are trying to do the right thing.

Sincerely,

Ms. Elizabeth Langley
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Tucson, AZ 85705-2175