



Bank of
Commerce

BANK OF COMMERCE

9/23/10

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

DELIVERED VIA EMAIL:
OverdraftComments@fdic.gov

Re: FIL-47-2010

Dear Sir or Madam:

I am the director of a very small, 19 million in assets, community bank located in McLean Texas. McLean is in the panhandle of Texas and its population is on a steady decline. As the only bank in this small town, we allow the citizens to have a convenient place to go for their banking needs. We know our customers and we support the community.

We applaud the recent Reg. DD requirements for banks to disclose the amount of fees a customer has paid for the month and year to date on each bank statement. We agree that it is important for customers to have information that they can clearly see and understand so that they can make sound financial decisions. The majority of our customers do just that.

I strongly disagree with the proposals to require banks to monitor overdrafts in a rolling 12 month period and take future actions for any customer with more than six overdrafts in that period. Each customer is unique and has their own reasons for why they conduct business the way they do. Our bank provides real time balances online so that the customer can easily access their balances 24/7. They have the information they need so they can decide what actions are appropriate for them. The individual is the one to make that decision not an institution. I urge you not to make the burden of doing business as a bank so heavy that you will drive the small community banks out of business.

As it is now, we have to be fair with our customers or they will move their business to another bank. We are constantly trying to offer more services for reduced costs so that we can compete with the other banks. If the regulatory environment becomes so cumbersome that banks cannot operate profitably, there will be fewer banks and the cost to the consumers will go up dramatically.

Sincerely,

Fay Moore

201 N. Main
McLean, TX 79057
806-779-2461
info@ebankcommerce.com



800 S. Monroe Street
Amarillo, TX 79101
806-373-1720
www.ebankcommerce.com