

September 23, 2010

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

Woodhaven
National
Bank

6750 Bridge Street
Fort Worth, Texas 76112-0816
P.O. Box 24248
Fort Worth, Texas 76124-1248
T: 817-496-6700
F: 817-496-4122

Delivered Via E-Mail
OverdraftComments@fdic.gov

Re: FIL -47-2010

Dear Sir or Madam:

My name is Geneva Patton and I am an employee of Woodhaven National Bank. We are an independent Bank located in Fort Worth, Texas. The Bank has served customers in Tarrant County and surrounding areas for over 27 years. We strive to give exceptional customer service.

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

We have very loyal customers because they know we will take care of them. The Bank is a for-profit company and our customers have a contractual relationship with us. Limiting the amount of fees a customer incurs as a result of violating their depository contract is of great concern to us.

Reg. DD requires the Bank disclose total dollar amount for all fees and charges imposed on an account for paying or returning insufficient items. This must be done for both the statement period and for calendar year to date. The twelve 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 confusing for our customers. This seems to be harmful to the customer instead of protecting the customer.

Thank you for the opportunity to comment on this matter and I hope the FDIC will reconsider imposing this guidance on Banks.

Sincerely,



Geneva Patton
Banking Officer