

September 24, 2010

FDIC
550 17th Street N.W.
Washington, D.C.20420-9990

Delivered by E-Mail
OverdraftComments@FDIC.gov

Re: FIL-47-2010

To Whom It May Concern:

I work for a National Bank which is a \$390MM Community Bank that has been in business since 1983. Our bank employs less than 100 employees and we service approximately 13,000 customers in the Fort Worth Texas Metroplex. We give excellent customer service and our customers appreciate our help with their personal and business needs.

If we were taking advantage of our customers in any way, they would take their banking business elsewhere.

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

Most customers handle their accounts making sound financial decisions and for those who do not, we already work with them to find a product that will fit their financial needs better. Paying their checks when overdrawn is a service that they appreciate.

If we call the customer every six months to counsel them, they will take their business elsewhere as they do not want to be harassed.

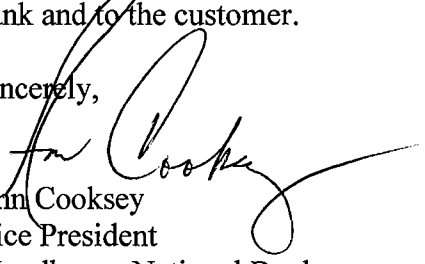
Reg DD currently requires disclosure of the total dollar amount for all fees or charges imposed on an account for paying checks or other items that are insufficient and the account becomes overdrawn, as well as the total dollar amount for all fees and charges imposed on the account for items returned unpaid.

We are a Bank that is for-profit and limiting the amount of fees that a customer incurs as a result of violating their depository contract concerns us greatly.

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 appears to be harmful to the customer instead of protecting them.

I hope the FDIC will reconsider imposing this guidance on Banks. It will be a burden to the bank and to the customer.

Sincerely,



Arin Cooksey
Vice President
Woodhaven National Bank
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Fort Worth, Texas 76103