

**From:** Randy Pruisner [mailto:rpruisner@mbtbank.com]  
**Sent:** Friday, September 24, 2010 5:38 PM  
**To:** Overdraft Comments  
**Subject:** FDIC FIL-47-2010

I am writing to express my frustration with more guidance and work for our Bank's OD program. We have overdraft protection for our customers. It allows them to have fewer checks returned to merchants who in turn charge the customers an additional fee for returned items.

Customers appreciate the service to occasionally overdraw their account without have the checks returned.

We spent a lot of time & energy complying with the new regulation E. What is being proposed in the new FIL is additional work for banks. There will be costs associated with employee time to monitor & comply with the guidance. There will be costs associated for software & reporting suggested by the FIL.

PLEASE consider the effort necessary to comply with the suggested guidelines. Remember it's ultimately the consumer that pays the price for expense related to regulation.

Thank you.

Randy Pruisner  
SVP Cashier & CFO  
Manufacturers Bank & Trust  
245 East J Street  
Forest City, IA 50436  
641-585-2825 (office) 641-585-5653 (fax)  
[rpruisner@mbtbank.com](mailto:rpruisner@mbtbank.com)