

From: bepling@communitybankfl.com [mailto:bepling@communitybankfl.com]  
Sent: Monday, September 27, 2010 4:13 PM  
To: Comments  
Subject: FDIC Proposed Guidance on Overdraft Coverage

Robert Epling  
28801 S. W. 157 Avenue  
Homestead, FL 33033-2437

September 27, 2010

Comments to FDIC

Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429-9990

Re: Overdraft Payment Supervisory Guidance, FIL-47-2010, August 11, 2010

Dear Sir or Madame:

Gentlemen,

We are absolutely opposed to the proposed FDIC overdraft guidance regulations.

On behalf of our customers, we fail to see the benefit for them. For more than 30 years, we have administered a fair and equitable overdraft program helping tens of thousands of clients better manage their finances.

By measurement of comments or the lack of comments in the FDIC consumer division, our program has been positive and effective. Our "Second Chance" program has a high success rate as an alternative to an unbanked person.

Additional regulations will impede our ability to help and eventually drive more consumers to check cashing stores and higher fees.

Please listen to the consumer, not a lobby in Washington.

Sincerely,

Robert L. Epling, President  
Community Bank of Florida  
28801 S. W. 157 Avenue  
Homestead, FL. 33033

I urge the FDIC to carefully consider this measure to ensure that the guidance does not impede my bank's ability to provide overdraft coverage services to my customers. If we are forced to abandon or significantly alter these services due to regulatory burden, the result could lead more consumers into becoming unbanked or relying on other products such as prepaid debit cards and check cashing services, which have higher fees and foster unsound financial practices.

Sincerely,  
Robert L. Epling  
305-245-2211