

From: skylark04@aol.com [<mailto:skylark04@aol.com>]  
Sent: Monday, September 27, 2010 2:58 PM  
To: Comments  
Subject: FDIC Proposed Guidance on Overdraft Coverage

Raymond Gambel  
2207 Metairie Hts. Ave.  
Metairie, LA 70001-2143

September 27, 2010

Comments to FDIC

Dear Comments to FDIC:

By electronic delivery to:  
[OverdraftComments@fdic.gov](mailto:OverdraftComments@fdic.gov)

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:

The purpose of this letter is to oppose the proposed guidance in connection with overdraft coverage programs. As a former compliance and BSA officer, I fail to see how this change will, in fact, improve the situation for a majority of bank customers.

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,  
Raymond Gambel  
504 833 8411