

From: newaccounts@thepeoplesbank.net [<mailto:newaccounts@thepeoplesbank.net>]
Sent: Monday, September 27, 2010 2:17 PM
To: Overdraft Comments
Subject:

The debit card overdraft opt in requirement adequately protects consumers. Consumers who have opted in are making a conscious decision to overdraft and incur related charges. It should also be noted that the charge to return a check unpaid is usually the same as the overdraft charge, plus the merchant usually has a substantial additional charge. It would actually penalize the consumer to move in the direction of not paying overdraft checks.

It was a major endeavor for banks to implement opt in, and to now promptly consider additional requirements is an unreasonable burden upon the banks.

Thank you for your consideration of these thoughts.

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