

BILL JOHNSON  
PRESIDENT & CEO



September 26, 2010

Federal Deposit Insurance Corporation  
Washington, D.C.  
Via E-Mail to [OverdraftComments@fdic.gov](mailto:OverdraftComments@fdic.gov)

Re: FIL-47-2010

Dear Sir or Madam:

As President of a small, independent, west Texas bank, I can tell you we take our obligation of fairness to our customers very seriously. And although we do of course make fee income from our customers' NSF checks, we have never encouraged our customers to write them. Overdraft Protection Programs are provided as a convenience to our customers. The proliferation of debit card use has obviously resulted in large amounts of fees paid by customers around the country who pay no attention to the balance in their account.

Is it not reasonable to expect bank customers to take some responsibility for themselves and their money? I urge you not to burden banks – or anyone else – with the responsibility of monitoring and counseling those customers lacking the common sense to take care of their own business.

Thank you for the opportunity to comment on this matter.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Bill Johnson'. The signature is fluid and cursive, with a long horizontal stroke at the end.

Bill Johnson