

From: Gary Kay [<mailto:gary@nekomasb.com>]
Sent: Monday, September 27, 2010 2:05 PM
To: Overdraft Comments
Subject: Response to FDIC fil47-2010

Response to FDIC FIL 47-2011

I am concerned by the impact the proposed regulation E will have on small Community Banks. These overdrafts are not cause by Banks, but by the Customer who will not keep track of the checks that are written. If this will cover paper check, I did not see any information in Regulation E that suggests that non-electronic transaction are under this regulation E.

The Community Banks of Rural American have to see their customers daily. It is not our best interest to overcharge these customer. We have a policy that let our customer have a \$10.00 buffer with a no charge. This has been our policy since 1916.The customer in our bank are offer a chance to avoid overdrafts.

AT WHAT POINT DOES IT COME DOWN TO THE CUSTOMER HAVING A RESPONSIBILITY TO KNOW IF THEY HAVE MONEY IN THEIR ACCOUNT WHEN THEY WRITE CHECKS.

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