

From: Site Administrator [mailto:web@responsiblelending.org] On Behalf Of Patricia Navadomskis  
Sent: Monday, September 27, 2010 12:02 PM  
To: Overdraft Comments  
Subject: Stop unfair and abusive debit-card overdraft fees

Sep 27, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

As someone who was surprised by very high fees for small purchases, I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

The banks should hear as often as possible that customers want overdraft coverage that is fair and reasonable. I hope that they listen and make the changes outlined in your guidance. Providing customers with a responsible product is not only right thing to do--it's good business.

Since 1994 I have and millions of others harassed, mobbed, bullied, sabotaged, outsourced, downsized RIPPED OFF by those large banks. Many of us Long time bank at work customers. REFINANCE NOT PAY ATTENTION TRYING TO RAISE KIDS car breaks down and low low low low low pay. Management paid no attention to the severe labor problems ,hostile environment computer crashes Terrorist threats. those large banks need to give back late fees excessive interest, it was NOT OUR FAULT.

Chronic headaches, stomach aches, HOW WILL WE EVER GET OUT OF DEBT?

Low pay, lost benefits, how much EMPLOYMENT AT WILL CAN YOU TAKE ?

Skip the lawsuits, refund the money. STOP TREATING PEOPLE LIKE LOAN SHARKS.

I had my privacy violated, family members called and said I do not pay my bills while I was harassed on the job, off the job, job to job to job all over Chicago. I am sure this also involves 911 and a gang infiltration. Even my daughter doesn't TRUST ME AROUND MONEY. [Name of Institution] took money out of her account, I would not TRUST any Bank in Chicago.

You know exactly what kind of [expletive] went on lawsuits, harassment, employment at will, lost jobs, lost faith in this country.

Sincerely,

Mrs. Patricia Navadomskis  
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