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Sent: Monday, September 27, 2010 1:10 PM
To: Overdraft Comments
Subject: Opposition to proposed Overdraft Payment Guidance

To whom it may concern.

I am opposed to the proposed "Overdraft Payment Guidance" because this will only cause banks to shift fees to the other 90% of the banking population(those who don't frequently overdraw their accounts). This rule would force banks to increase expenses and take on more risks, while restricting their ability to collect a fee from consumers who overspend the balance of their accounts. This type of rule could lead to the end of free checking.

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