

From: dpalmer@regionalmissouri.com [mailto:dpalmer@regionalmissouri.com]
Sent: Monday, September 27, 2010 5:19 PM
To: Comments
Subject: FDIC Proposed Guidance on Overdraft Coverage

Dora Palmer
400 W. Bridge St.
Keytesville, MO 65261-1016

September 27, 2010

Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990

Re: Overdraft Payment Supervisory Guidance, FIL-47-2010, August 11, 2010

Dear Sir or Madame:

Dora E. Palmer, Branch Manager/Asst. Cashier
Regional Missouri Bank - Keytesville Branch
Asset size \$118 million at last call report
Our primary market is rural.

I strongly oppose this FIL47-2010 because it will be very burdensome to the financial institutions.

Our bank is a small community bank that makes every effort to keep our customers from paying large amounts of overdraft fees. We are in regular contact with them to see if there is a better way for them to handle their accounts.

We would not be able to do business in our community if we were "price-gouging" or unreasonable in dealing with our customers or their financial concerns.

While I agree that the playing field should be level and terminologies should be the same from bank to bank, I do believe that at some point, the consumer is going to have to take some responsibility for the handling of their own accounts. Sometimes the reason the customer gets into an overdraft situation is simply because they do not keep track of their transactions.

Also, we are currently being over whelmed with new changes in other areas and another change is not necessary.

Please carefully consider this before making any new changes.

I urge the FDIC to carefully consider this measure to ensure that the guidance does not impede my bank's ability to provide overdraft coverage services to my customers. If we are forced to abandon or significantly alter these services due to regulatory burden, the result could lead more consumers into becoming unbanked or relying on other products such as prepaid debit cards and check cashing services, which have higher fees and foster unsound financial practices.

Sincerely,
Dora E. Palmer
660-288-3233