



JOURDANTON STATE BANK

September 27, 2010

Federal Deposit Insurance Corporation
550 17th Street N. W.
Washington, D.C. 20429-9990

Re: FIL-47-2010

Dear Sir or Madam:

Summarized – proposal, FIL-47-2010 are unworkable for customers as well as banks. To name a few, if current practices are eliminated, customers will be adversely impacted and will have to use alternative more expensive methods in order to maintain their individual operation. Not to mention the negative impact on banking operations. There really is no practical way for banks to bring customers in for counseling with respect to overdrafts.

The plan is unworkable in its present form. Please work to defeat, to avoid further damage to our customers and our banking system!

Sincerely,

Jerome W. Schuchart
Chairman of the Board, President and CEO

JWS:lvl

Transmitted via email: overdraftcomments@fdic.gov

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