

**From:** Barry Smith [<mailto:BSmith@ptsbank.com>]  
**Sent:** Monday, September 27, 2010 4:10 PM  
**To:** Overdraft Comments  
**Subject:** Overdraft Payments

Good Afternoon:

I think we are making this way to complicated. The only person that truly controls how much they pay in overdraft fees is the consumer. If you don't have the money in your account, it is simple, **don't make the purchase!**

**Barry L. Smith**  
**Chief Executive Officer**  
**Peoples Trust & Savings Bank**  
**12701 University Avenue**  
**Clive, Iowa 50325**  
**515-327-7721 Business Direct**  
**515-327-7721 FAX**