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**From:** Becky Miller [mailto:[beckym@ftnsbank.com](mailto:beckym@ftnsbank.com)]

**Sent:** Wednesday, August 11, 2010 4:01 PM

**To:** Overdraft Comments

**Subject:** Overdraft Payment System

The government has totally over regulated the lending operations of the bank and now are trying to tell banks how to handle checking accounts. We are a small community bank that takes care of our customers and we charge the lowest overdraft fee in our area and often waive charges. We do not charge an overdraft fee if the account is overdrawn less than the amount of our fee. We also already limit total fees that can be charged per day. We do offer sweep overdraft protection (automatically sweeps funds from another account) and a ready reserve loan product.

What I don't understand is why there needs to be a law telling us when and when we cannot charge a fee. Why is it that the bank has to babysit the few customers who don't keep track of their account balance – why is that our job ??? I am the compliance officer of our bank (we have 3 locations) in a rural town in Iowa and with all the regulations that have been passed in the last 3 years and all the new regs. and proposed laws, it is becoming apparent that we should just not open any accounts or do any real estate loans. It is impossible to keep up with all the changes that the government is stuffing down our throats.

When will you guys figure it out ???

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