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**From:** FNBSGT-CLARK [mailto:[chervert@fnbord.com](mailto:chervert@fnbord.com)]

**Sent:** Thursday, August 12, 2010 3:49 PM

**To:** Overdraft Comments

**Subject:** More "Opt in" items

Dear Sirs,

I write today to comment on FIL-47-2010 dated Aug. 11, 2010. Our bank has had a long history of service to our community and our customers. We currently have an "outstanding" CRA rating and have worked very hard to get it. I am sorry to see that the FDIC believes that an even large part of our revenue stream should be lost to the mis-guided notion of "Opt-In" fees. We have yet to have a single customer opt in to additional overdraft fees under recent Reg. E requirements. Our bank is a small rural bank with less than 20 employees. The cost burden of "Opt in" fees for ATM and one-time POS has been enormous. To extend it to non-electronic items will cut our revenue even more without generating a single dime of new revenue for the bank. Banks use to be considered "For Profit" businesses but we are starting to wonder. With out new revenues we can not support new costly regulations. We can't retain many shareholders if they have no return on their investment.

PLEASE DROP THE IDEA OF OPT IN FOR NON-ELECTRONIC TRANSACTIONS.

Thank you.

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