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**From:** insconsultant1@msn.com [mailto:insconsultant1@msn.com]

**Sent:** Saturday, August 14, 2010 10:07 AM

**To:** Overdraft Comments; David Delaney

**Subject:** Over Draft Fees

Banks normally charge for monies lent - a percentage allowable by their charter with a maximize APR amount. So let that be their fee - charge the overdraft by their chosen percentage (not to exceed their allowable percentage) yielding an APR that they (the bank) would be allowed to receive on any another lending transaction, PERIOD.

A \$5.00 overdraft would be charged a 23% APR - divided by 12 (of course); then maybe establish a minimum of \$2.50 per overdraft; this would a hell-of-a APR wouldn't it?

**Remember - they are lending!**

Regards,

David Delaney  
San Bernardino, CA