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**From:** John Oram [mailto:norami@unlimited.net]  
**Sent:** Saturday, August 14, 2010 9:39 AM  
**To:** Overdraft Comments  
**Subject:** "enough is enough" - overdraft fees are usury

I am 67 years old and on Social Security only.

A \$35 overdraft fee for a less than \$5.00 ATM transaction that created an overdraft in my account is ***criminal***.

The banks computer system can be programmed to protect the customer or rip them off. Today they are set to rip off people with overdraft fees.

Allow me to set a low balance limit below by which my debit transaction is refused. That is much less of a financial burden on my limited funds.

Just simply refuse my transaction when my account goes below a \$10.00 balance.

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