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**From:** John Oram [mailto:johno@inreach.com]  
**Sent:** Saturday, August 14, 2010 9:45 AM  
**To:** Overdraft Comments  
**Subject:** overdraft fees are usury and hurt senior citizens

I am 67 years old and on Social Security only.

My bank called me and pushed me to sign up for overdraft protection. I didn't know it was so stacked in their favor to allow me to accumulate overdraft fees. I think I was tricked by my bank's interpretation of the new regulations.

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, their computers are set to rip off people with overdraft fees.

Why can't the bank allow me to set a minimum balance for my account? Anytime I hit that low amount of funds in my account, my ATM or credit card transaction is refused.

John E. Oram