

From: Site Administrator [<mailto:web@responsiblelending.org>] On Behalf Of Angel Cooley  
Sent: Friday, September 24, 2010 6:25 PM  
To: Overdraft Comments  
Subject: Stop unfair and abusive debit-card overdraft fees

Sep 24, 2010

Ms Sheila Bair

Dear Ms Bair,

I support the FDIC's recommendations that banks address deceptive unfair debit-card overdraft practices used to maximize the fees they charge customers.

As someone who was surprised by very high fees for small purchases, I wholeheartedly agree with the FDIC's proposals and hope that the other banking agencies will follow suit.

The banks should hear as often as possible that customers want overdraft coverage that is fair and reasonable. I hope that they listen and make the changes outlined in your guidance. Providing customers with a responsible product is not only right thing to do--it's good business.

The [*Name of Institution*] charges overdraft fees on my automatic online account while I was under medical treatment. They never called nor attempted to inform me of the fees. Please stop these crooks. Please help us citizens.

Sincerely,

Dr. Angel Cooley  
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