

From: Barry Smith [<mailto:BSmith@ptsbank.com>]
Sent: Monday, September 27, 2010 4:10 PM
To: Overdraft Comments
Subject: Overdraft Payments

Good Afternoon:

I think we are making this way to complicated. The only person that truly controls how much they pay in overdraft fees is the consumer. If you don't have the money in your account, it is simple, **don't make the purchase!**

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