

From: Lindsay S.  
Subject: Electronic Fund Transfers

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Comments:

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These plans are not in the best interest of our bank or the customers of our bank. Most of our customers are grateful and use our overdraft program to their advantage. If they are not interested, they opt out of the program. These plans will also decrease our income and increase our expenses. Combined with the new FDIC special assessment, our income is decreased so much that our employees and customers are paying the price although we are a strong and healthy bank. All of the small community banks like ours are being penalized because of the negligence of the CEO's of the troubled banks and we are tired of it. We are having to pay for their negligence and it is not right!! Please find a way to correct these issues without making the strong, small community banks fail getting the economy into an even bigger slump.