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Comments:

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Comments:

My wife and I are in our early twenties, and our biggest battle with our limited income has not been paying bills, but avoiding the HUGE amount ripped from our paycheck to cover outrageously high overdraft fees which sometimes we incur between pay periods for very small purchases (2-5\$). The thing which makes me most angry...banks have the ability to ensure a transaction is DECLINED if there are insufficient funds. But they don't! There have been a lot of tears over stupid fees instead of real challenges like paying down debt. It's such a hindrance in these times. Because the cards do not decline, you may be negative one day and not know it, and than get charged 35 for EVERY single purchase no matter how small that day. It has to be limited, especially because we make the effort to put cash in right away to cover these! There needs to be a) cards that DECLINE b) a grace period of even 12 hours c) overdraft fees weighted on the size of the purchase