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These regulations are long overdue and even then too limited. They should be expanded to other payment instruments as well. We all know that the actions that these regulations are designed to forbid are intentionally designed to fool people into paying more to banks. These are not the only actions whereby banks defraud (that is the right verb to use here) consumers. Expand these regulations further to including checking and other drafts. If the customer has the funds in the account payment can be automatically transferred without these fees. It's just some software coding. Make the banks do it. But these regulations are a start--slow--but a start.