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Comments:

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It is my understanding you are currently reviewing the possibility of increasing (engorging further!) the ability of banks to increase their overdraft fee structure. While I'm fortunate not to suffer from this situation, I've talked with a number of people who have endured the frustration. I strongly urge you to find better ways to permit banks to make money; not permit them to enrich themselves through this method, as well as charge what, at one time, would be a usurious rate of interest for credit card fees. Allowing banks to cut their credit lines to consumers, after rabid advertising to encourage spending flies in the face of both reason and fairness, and ought to be disallowed/reversed. Return to a level playing field for the public!