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Comments:

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I have had my overdraft protection linked to my savings account by one bank and a line of credit at a different bank. In both cases, the bank did not warn me that I was about to make an overdraft purchase. In both cases, the bank charged my account for the overdraft transfer. In the case of the line of credit, the bank had an additional charge for accessing the line of credit. In both cases, the bank transferred just sufficient funds to cover the overdraft, thus triggering another overdraft when the next transaction occurred. The bank should warn the user of the overdraft and allow the person to make a choice of using the overdraft protection or not. Additionally, the bank should not be allowed to charge multiple times for any one transaction, or series of transactions. In this day of almost instantaneous communications, the bank should sent either an email alert or text message to the user stating that the account is overdrawn. If my savings and loan can offer this service, which works to alert me of any large changes in my account, I don't see why the banks can not do it.