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Comments:

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Comments:

Overdraft charges, while often abused, are often waived for good customers who make the occasional mistake. It is the habitual offenders, who, time after time, request their bank to remove the \$30.00 overdraft charge, who ruin the system. Many people treat their local bank checking account like an interest free credit card. That is NOT what a checking account is. That being said, \$30.00 PER item adds up fast! Banks can debit your balance \$180 in seconds. That should be regulated better. Banks should also have back-up for the abusers. Like a thre strikes and we get to keep your car policy. I bet they would never overdraw their account again!!