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Comments:

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I am in favor of giving banking customers the right to refuse overdraft "protection," which is in fact just another in a myriad of nefarious schemes that today's irresponsible financial institutions utilize to take money from those who can least afford it under the ruse of providing a service. Just as we put guard rails around scenic overlooks to prevent harm, we should put guard rails around the predatory practices of these rapacious financial institutions. Failing to do so will leave in place the unfair competitive disadvantage that burdens our good banks, to our nation's ongoing detriment.