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Comments:

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I would like to say that it's totally irresponsible for the banks to charge 35 dollars in a checking account when I'm running short on money, I'd rather be have a "declined" on the computer than go ahead and the bank charge me \$35.00 overdraft fees. I don't think it's fair for us middle class income workers to pay that much of money. Besides, banks make profits out of these overdraft fees.