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Comments:

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The right change to make is to give common people the opt-in choice so we can avoid transactions that have wreaked havoc with our finances. This is just another example of the government not providing oversight as I see it. Same philosophy caused the credit crisis. Change the rules so individuals don't continue to have their own credit crisis. People need to have the choice to learn they ultimately are responsible are the only ones to blame if they don't use credit (from overdrafts) responsibly.