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Comments:

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Comments:

I think all banks should do what ING Direct does on their Electric Orange checking account, which is to offer a small overdraft line of credit that DOESN'T charge a fee, but rather an interest rate on the amount overdrawn. This amounts to cents of a fee, rather than the egregious and impossible to justify \$35 fees. Given consumers's unfortunately inability to manage their own balances and finances, they need protection, and this is the fairest option.