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Comments:

I work for a very large bank and I think it is awful and hard to explain to a customer why the bank debits transactions from largest to smallest and a customer ends up with several overdraft fees instead of one. It should be the other way around. I also think that the bank should transfer from overdraft protection accounts such as savings and lines of credit that the customer has established as such without charging the customer a transfer fee. If the customer is responsible enough to set up an account to cover themselves in case of an overdraft the bank should not charge them for the money to transfer from one of their own accounts to another. It is ridiculous to charge for a transfer that happens automatically and electronically.