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Comments:

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Comments:

It is important that these regulations require banks and credit unions to allow their customers the option of being able to opt-out, or opt-in to the so called overdraft protection. If someone doesn't have enough money in their account, most people (like myself) assume that the bank will not allow you to pay for a purchase. It is a nasty surprise to see the fees accumulate, and to find that you cannot change the system in order to stop this "protection."