

From: D W
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Comments:

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I would like to have the option to have "protection" from the banks instead of them charging me \$35 per transaction for their "protection". If it's protection, why do I not feel safe? I would much rather have a decline notice than a negative balance. For someone who unfortunately lives check to check, those fees add up. I am sure that the banks are quite comfortable while I am struggling. Please give me a choice. If i wanted my bank card to act as a credit card with crazy fees, i would have signed up for a credit card.