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Comments:

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Comments:

Banks are not doing us any courtesy when they cover continuous overdrafts on our accounts. The courtesy is them kindly thieving our money. Overdraft protection should be just that, protection from overdraft. I find it disgusting that banks allow money that is not in the account to continuously go through so that they make more money, and they do it without my permission. The first overdraft coverage is a courtesy, but when the bank repeatedly thereafter allows transactions to go through it is theft. I am (\$972) currently, because the bank cleared out my account which is entirely different theft, but after that they continued to allow transactions to go through. My overdraft charges in that are \$700+ out of that \$972. This is unacceptable. Customers should have the right, not in small print, but in bold, to decline or accept "overdraft protection", and the banks should be regulated on the amount they can charge, ie only a percentage of the overdraft, and they should only be allowed to charge overdraft fees only on the physical amounts being taken from the account, not items pending or on hold or on authorization.