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Comments:

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Comments:

Banks should inform customers when they lack enough money in their accounts to cover their electronic transactions. NOT approve ATM withdrawals and debit card purchases thus causing an overdraft. If one went inside the bank or drive-thru, one would not be able to withdraw money that does not exist and the same rule should apply to ATM withdrawals and debit card purchases. One should not be allowed to spend money that does not exist! This is plain old common sense which seems to be lacking in today's business and financial world.