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Comments:

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Comments:

The fees for overdrawing one's account that Banks charge is unjust to say the least. The consumers that are targeted and ripped off by these outrageous fees are low income citizens. It is a constant cycle of indebtness to the bank. People with low income do not have the \$500 cash reserve to have overdraft protection. I have worked for a bank (Charter One) and saw the charges taken right out of people's hard earned money accounts. I also had to deal with people face to face and explain why their accounts were charged fees. It was not easy to explain. I did witness the anger and helplessness of low income citizens that were just trying to make ends meet, but with the fees the banks charged, it made life more difficult for low income citizens to put food on the table. It is just another way for the American Citizen to get ripped off through government bureaucracy.