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Comments:

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The people complaining about overdraft fees are the same people using pay day lenders and whining about how life is unfair. They can avoid these fees by keeping a register AND BALANCING THEIR CHECKBOOK. NSF/Overdraft fees are part one of the "stupid" taxes that people who don't take responsibility for their own behavior should pay. If someone has a genuine short term issue that causes them to be OD once or twice a year, most credit unions or banks will waive all or part of the fees. If you analyze the people using this service heavily I am sure you will find that 95% of the fees are actually paid by 1-5% of the depositors. This is unfortunate, but these people need counseling and change of lifestyle. By lowering or eliminating the fees you will just delay the inevitable day of reckoning when they must change their behavior or file bankruptcy.