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Comments:

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Why can't the charge just be denied, instead of adding a fee to the transaction, a fee that's usually HIGHER than the amount that is charged to the account. Not only that, but multiple fees a day/weekend add up QUICK, whereas if the transaction was declined the first time, then subsequent charges would not have been attempted at all. This scam the bank has going on is the reason people use cash, keep their savings in a mattress, and have an overall general distaste for the financial system...it's no longer about the user, but about screwing the consumer to the wall.