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The banking fee structure is so lucrative that it creates a conflict of interest between the banking institution and the consumer. In addition, banks abuse their authority when transferring consumer funds to pay off HELOC, over-draft lines of credit, over-draft fees and other excessive surplus charges, then send a late notice. There is no appeal process or preemptive consumer rights to assert. Often the over-draft fees create substantial account deficiencies that are left immediately unknown to the consumer. Even when viewing an account online, there is a substantial lack of transparency that needs to be implemented. If banks charge fees for their service, fine, but do NOT continue to allow them open ended access to the assets of the consumers they have a duty to preserve.