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Comments:

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Comments:

People should be told up front their options and consequences. They should also be given the chance to opt in (or out). At every ATM or Debit transaction they should be notified if they have sufficient funds to complete the transaction and, if not, what the charges will be. Banks should be much more forthcoming instead of automatically dinging every customer whenever and for whatever they can with no checks and balances. We see the market consequences of little or no regulation.