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Comments:

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Comments:

It's ridiculous that many institutions don't allow for the option to opt out! I have even experienced a bank that would hit an account for overdraft fees for the ledger balance going negative, even before the transactions were truly posted. Needless to say I was gone in short order! The idea that overdraft fees save a customer from the embarrassment of a decline is patently ridiculous in the days of online banking. Please change the rules to something consumer friendly.