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The system that banks currently use that encourages overdrafts and then labels them as "services" for their customers is ridiculous. In 2006 I made the error of failing to record a check that I sent off for a charity. After a week of buying coffee on the way to work and buying my \$2.10 lunch I had exceeded \$350 in overdraft fees. In response the bank sold me on a line of credit to prevent issues of this nature going into the future (or so they told me). After overdrafting another coffee purchase one morning I found out that this alternate "service" would cost me \$10 per transaction. Banks are out of control in this country and it needs to be stopped immediately.