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Comments:

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Comments:

Bounce that \$5 debit because your paycheck gets deposited by the bank a day later than expected, and whoop, you get tacked with a \$39 overdraft fee. By my calculation, that is a 14,235% APR loan. Bounce 3 \$5 debit transactions, and you have a whopping 42,705% APR short-term loan. I cannot see how this is a fair system. Anything that can give consumers greater levels of choice is a good thing. Allowing consumers to opt out and have transactions declined for NSF would be positive.