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Comments:

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I believe the best option would be for the banking consumer to have to opt in to overdraft protection. I see no reason why someone should be forced to fill out forms to be able to get out of service they never signed up for in the first place. Also, I don't know if this subject is being discussed but I also believe it should be illegal for banks to manipulate the order of posting transactions to maximize overdraft fees by putting the largest transactions first.