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Comments:

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Banks have been taking advantage of customers for years and overdraft fees are just the tip of the iceberg. My mother, who passed away in 2002, had hundreds of dollars in overdraft fees on her credit card and they continued to allow her to take withdrawals from ATMs and to use the card with negative balances. When she died we found out all about it and paid it off but it was a scam to be sure. I have had my own problems occasionally with overdraft fees. Everyone has a situation where this can happen (out of town on vacation, etc.) and you lose control over your balance. the lousy banks always pay the highest amount due leaving you with more overdraft fees on the smaller amounts. then if you are not aware of the charges they will overdraft you on the overdrafts. And the amounts are alarming - \$37.00 for a few cents over your balance. Terrible. Anyone who has any experience with banks should be aware of this and this predatory "lending" should be stopped.