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Comments:

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Comments:

My young adult children have begged their banks to cease overdraft protection on their ATM purchases. However the banks in our community will not give customers an option to "opt out" of this "courtesy". My children have incurred huge services charges when making minor purchases such as a cup of coffee. These charges are not communicated immediately and the culmulative amount can reach over \$100 month. Young adults need to learn that they do not have enough money in the bank and must forgo a hamburger purchase. Young adults do not need to be faced with large service charges that can never be repaid,resulting in ruined credit ratings. Please help end this terrible banking practice. Thank You.