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Comments:

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i opened an account with a debit card at wachovia ... i assumed that if there was no money on the card, the purchase would be declined ... instead, they paid the \$13 and charged me \$44 for the "favor" i offered to pay them the \$13, with the condition that they clear my account, which they declined. now they are spending money on a collection service calling me all hours of the nite and day. i will never put another dime in that bank. they are nothing better than horsethieves. please put a stop to these practices.