

From: Lisa Allen
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Comments:

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Comments:

Due to the current economy, charges on overdrafts should be lowered. Banks make profits from charging these fees and they are a hardship for many people. Also, customer deposits should be treated in the same timely fashion that withdrawals are, and customers should have the option to designate the money level they wish covered in case of an overdraft, rather than it being decided at the whim of the bank.