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Comments:

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I was charged more than \$500 of overdraft fees on overdrafts totalling less than \$35 over a four day period. Several of these overdrafts were for \$2 coffees at Starbucks. I have good credit, no history of overdrafts, quickly covered the fees and had previously asked to opt out of automatic "credit" on my debit card. Of course such fees are OBSCENE and IMMORAL. The lesson I learned is that I can't trust my bank to avoid the temptation to rip me off royally (another verb comes to mind). The bank, by the way is (was) Wachovia. I will never forgive them. I am telling friends, family, clients, and everyone I know to do as little business as possible with them. SHAME ON REGULATORS for allowing such abuse to continue. At a minimum, overdraft fees should be capped at the size of the overdraft.