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Comments:

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Comments:

I totally agree with this proposal to limit the fee charges on overdrafts associated with debit purchases or ATM withdrawals. As someone who has attempted help several young people with limited resources keep their accounts in good standing, I think it is ludicrous for banks to allow an individual to use a debit card for a \$2 purchase when they do not have the funds and then charge the member a ridiculous fee more than tenfold the amount of the purchase. Most of these people are lacking in personal financial skills and these fees can easily consume a large part of their weekly family budgets.