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Subject: Electronic Fund Transfers

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Comments:

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Comments:

I can see on some of my sons' overdrafts from the past year or so that the bank appears to be structuring the charges to maximize the overdraft fees. Then, you can call and "negotiate" the charges to half if they're in a good mood. Really because you had no choice to use overdraft protection they are stealing that money, not providing a service in my opinion. I highly support that the default should be that we do NOT have overdraft protection unless we opt-in. This program should be OPT-IN, NOT OPT-OUT. I would estimate that we have paid more than \$1000 in fees over the last few years because of this program and that's after requesting that they reduce the fees in most cases.