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Comments:

Banks should have to deny a transaction if you have insufficient funds or at least there should be something that alerts you to this at the time of purchase. It is very dishonest the way they put highest to lowest dollar amount transactions through instead of in the order they were made. I don't know how that's even legal. Maybe they could offer some kind of insurance each month that covers a certain amount of overdraft protection (i.e. \$5/month for \$150 worth of overdraft protection).