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**Comments:**

This article could not be better timed for me. This practice is nothing more than the banks trying to make good-standing account holders responsible for the bank industry loss due to the the high number of foreclosures. Gotta keep the Board of Directors happy...Have to get the numbers close to the projections or someone might be out of a job come the qtrly board meeting. I am meeting with the Branch Manager of my local Bank on Monday for this exact practice. My account printout shows the lowest my balance went was \$182 with a deposit of \$3,800 the next day. The \$78 overdraft fee follows an automatic deposit on the same day. How can this be a fair business practice? If an account is overdrawn it shows a negative balance. \$182 is not an overdrawn account. How can the bank legally charge an Overdraft fee without an overdrawn account? Just more of the same predatory bank practices...think I might go back to stuffing money in my bed and putting mason jars in my backyard.