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Comments:

WHEN A DEBIT CARD IS USED AS A 'CREDIT' CARD FOR A TRANSACTION BANKS SHOULD NOT PENALIZED THE ACCOUNT HOLDER FOR INSUFFICIENT FUNDS UNTIL THE TRANSACTION IS POSTED TO THE ACCOUNT. THIS IS JUST A WAY TO MAKE MONEY WITHOUT PROVIDING A SERVICE. BANKS HAVE BEEN ALLOWED FOR FAR TOO LONG ESTABLISH THESE KINDS OF PRACTICES. I USE MY DEBIT CARD AS A CREDIT CARD BECAUSE OF THE FEE THE BANK TACKS ON TO USE YOUR DEBIT CARD AS A DEBIT CARD.