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**Comments:**

It,s crazy the way they(banks)manage to hurt people the most, who really need the most help.If we were not working with a low budget,we would not have problems with this as we would have (\$)in the bank.Sometimes we think there is enough left in the account to spend \$5.00 and end up getting an overdraft charge 2X-One at time of purchase & again when it hits the bank.That adds up to \$72.00 at my bank.If I do not have suffitont funds in my account,they should notify me of this at the time I am tying to make the purchase & I would not make said purchase so as to save me the over draft charges.Please change this policy to help us little income folks. Thank You Mike Collins