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**Comments:**

The whole concept of pending is pending. if the transaction has not yet posted, then there should not be a fee if the correct amount of funds have posted to the customer's account prior to the pending amount posting. if the posting comes before the pending, then why does the customer still have to incur the fee. U loose customers by continuously penalizing them for fees they have really not earned. FYI- just because you tell a customer that you appreciate their business, right after a bad experience, really does not mean that you appreciate their business. it's like a slap in the face.