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Comments:

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So the other day I went to my bank. It is an account I use to only pay one bill that occurs every month. The money is withdrawn Automatically, an ACH. So I had insufficeint funds, and 20 days later I get a notice that the account is overdrawn. I pay a fee and ask if I can be notified earlier than the 20 days and if the fee will be refunded. NO is the answee to both. Then I ask to OPT-OUT of this "Over Draft Protection Fee", just don't pay it if I don't have the money. So they give me a form and about 15 minutes later I longer have this "protection". BUT! They will still charge me to do NOTHING, yes, the SAME FEE, so they don't pay the bill. HOW IN THE xxxxx IS THIS LEGAL! HOW DID THE AMERICAN PUBLIC GET BENT OVER! NOT ONLY DO WE BAIL OUT THESE xxxxx, THE CEOS GET BONUSES, THEN WE ARE CHARGED TO OPT-OUT? THIS IS ABSURD! THIS NEEDS TO CHANGE!
THIS SHOULD NOT BE ALLOWED!