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Comments:

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Comments:

I believe that banks should be able to charge with they want to that is excessive. I do believe that the consumer should have to opt-in to this type of overdraft servic; rather than already having the service and having to opt out of it. I was charged with the overdraft fee of \$35 per transaction; which at the time amounted to four or five overdraft fees. The overdraft fees amounted to more than the items that I was paying for. I would have liked a message or some sort of notice sent to me regarding the overdrafts, especially since the overdrafts were for more than the items that I was paying for. The idea of linking the Savings Accounts to the Checking Account is great to help those consumers out who may not realize that they have gone over. But I would hope that new regulations would require that a person would need to opt-in for this service. The short-term overdraft loan could be helpful in some cases; but the majority of time it is not helpful. It really just shift the fees to the consumer; but if their was a dire need to pay for some things it is helpful to still have this as an option.