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**Comments:**

Technology is a wonderful thing. When I swipe my debit card for a bottle of water I should immediately be notified if there are insufficient funds in my account to pay for that purchase. The debit should be denied and therefore no \$35.00 overdraft money to the bank. The bank saying that is a "courtesy" is simply a lie. It is a revenue stream, an illegal loan revenue stream. Debits made at an ATM should also be denied when there are insufficient funds. Banks need to treat their customers fairly. When several checks hit an account on the same day the banks routinely clear the largest check and then bounce the smaller checks charging a \$35.00 fee for each item. Stop allowing banks to steal from the consumer. Those who pay the most in fees are the least able to afford those fees.