This is just a very informal idea about the overdraft.

If a person has more than one account in the bank and he happens to overdraw an account, why could they not take the amount from the other account and notify you of the occurrence instead of zapping your account with the charges. I have three accounts in my bank, one is a saving account that earns very little interest, one is for my rental houses and my personal account.
One day I was making a payment on line and when I was partly done, I had to go back to the beginning and I never noticed that the computer went back to my personal account and I wanted it to be taken out of my rental account, so the draft was for over $900. and overdrew my personal account by $2.27 and they charge me $25.00 fee.
I had talked to them before and told them if I ever made a mistake and overdrew one of the accounts, could they just take out what they needed from one of the other accounts and let me know so I could get it taken care of, and was told, "oh don't you worry we won't ever send one of your checks back". Taking the $2.27 from my savings account would have been much nicer as it would not make $25.00 interest in 5 years.
I did however go and talk to them about it and they refunded the $25.00
I just thought if you could think about making a rule to that effect, it would help many people, I would think.
Thanks for taking the time to read my note.   Jim