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In 2010, when Congress authorized the Federal Reserve to cap the fees paid to banks for debit card transactions, some news reports predicted the banks might react by increasing checking account fees. The cap on debit card fees reduced revenue significantly for some banks, and the concern was that they might seek to offset their losses by raising more revenue from checking accounts. In fact, in recent years, many of the large banks bound by the new debit card regulations have raised their checking fees. But thousands of smaller banks that were exempted from the regulations have taken varying approaches to

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