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I want free checking with direct deposit. I want free that's really free. + want my checking to be free. Not kinda free. Free-Free. Oh, you can spare my late fees. Can you just make this real easy? A checking account that e-mails me! Wow. You've got the technology. Let's go! E-mail me when my balance gets low. I just want on-line banking. That's easy. No more "did the check clear on Tuesday?" I want to know. Let's talk branches. I want lots of branches.