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A class action lawsuit was recently filed against [Cincinnati-based Fifth Third Bank](#), alleging predatory overdraft fee practices. The complaint alleges that Fifth Third Bank manipulated customer debit transactions by posting them to customer accounts in the order of largest amount to smallest, instead of when they are received. This was purportedly done solely to generate overdraft fees. As a result, customers were reportedly hit with overdraft fees even if they had money in their accounts. A relatively recent ruling by the Federal Reserve Board opened the way for such lawsuits. In November 2009, the Federal Reserve Board ruled that banks cannot charge overdraft fees without consumer consent. Consumer advocates have charged that the ruling does not go far enough and that federal legislation is needed to rein in excessive and unfair overdraft fee charges.