From: Gary A Davis, PA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Comments:

I had to let my creditworthiness be destroyed because in principle I would not pay 21 consecutive days of overdraft fees for an original overdraft caused by National City Bank and not approved by me. That was my first overdraft issue with them over several years. I tried to settle the issue but they were unwilling to recognize their error.