

From: Bruce Douglas
Subject: Electronic Fund Transfers

Comments:

My bank is Bank of America and I have had infrequent complaints about overdraft protection on my ATM card. I received satisfaction only after threatening to move my business elsewhere. I support the proposed change to Regulation E (electronic fund transfers). For overdraft protection Bank of America wanted me to open a savings account which paid very low interest, I have enough savings accounts. Or, connect my ATM card to one of their credit cards which didn't meet my needs.

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