From: Walter Thomas, Atlanta, GA

Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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## Comments:

I have been ruined by Wachova Banks that think I have no rights over my own money. Wachovia has taken me to the cleaner the pass 5 years. They cause me all my VA pension fund [\$5,600.00] in the year of 2005. They have charged me more than a \$1,000.00 dollars for late fees, insuffiency funds, overdrafts, and return checks. And November of 2008, they ordered my account closed for no reason given. But, Wachovia charged me \$165.00 dollars to close this account? I would like to know how can I file a complaint, and get refunds from some of their mess?