From: Mike Knefaty, Eugene, OR

Subject: Electronic Fund Transfers

Comments:

Date: Mar 24, 2009

Proposal: **Regulation E - Electronic Fund Transfers** Document ID: R-1343 Document Version: 1 Release Date: 12/18/2008 Name: Mike Knefaty Affiliation: Category of Affiliation: Address: City: Eugene State: OR UNITED STATES Country: Zip: 97405 PostalCode: 97405

Comments:

A. Force all billings to have a postmark showing date of mailing. The Institution and/or Postal Service should provide evidence of the date of mailing. Bill are currently mailed many days after closing date and arrive 10 days to 2 weeks from closing date. B. Make all Payt. Due Dates same as closing dates. This will restore a real 25 day grace period. C. Cap interest rate at 18%.