

From: Mike L. McBride
Subject: Electronic Fund Transfers

Comments:

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Proposal: Regulation E - Electronic Fund Transfers

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Name: mike l mcbride

Affiliation: customer of Regions Bank

Category of Affiliation:

Address:

City:

State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

due to my error, i used the card for 2 very small purchases and one would have been ok, but the other was processed first, causing 2 od charges. i called and asked why the card was accepted when i do not have od protection. i was told the "system" can not see if there is a positive balance. is that legal?