

From: Nicholas Kayafas  
Subject: Regulation Z - Truth in Lending

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Comments:

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Proposal: Regulation Z - Truth in Lending Act

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Name: Nicholas Kayafas

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

I have been charged what Wachovia Bank calls a cash finance charge on my credit card for a small overdraft on my checking account since August of 2008 every month that ranges from \$1.72 to \$1.91 and have been informed that I cannot get rid of it until I pay off the card which could be years. Please make getting rid of such unreasonable past fees a part of the law. Their rate for this is 21.15% which many consider to be a usury rate. Thank you.