

**From:** Jeffrey Snodgres <snodgresjeffreys@uams.edu> on 07/24/2008 09:49:57 AM

**Subject:** Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

I implore you to make a decision with your constituents in mind and not the deep pockets of corporate financial institutions... With so many

people losing jobs and the price of everything from gasoline to food on the rise, the division between the upper and lower income echelon is growing to the point where the US will soon resemble most third world countries... Please consider the financial ramifications the current credit industry will have upon your constituents by being allowed "free reign" over the interest rates and fees such are capable, and often do, charge their customers and come up with a viable solution of managing such.

Very sincerely yours,

Mr. Jeffrey Snodgres  
1616 Saratoga Dr  
North Little Rock, AR 72116-4423