

Lynne Evans <rafandle@yahoo.com> on 07/24/2008 10:45:05 AM

Subject: Regulation AA

Jul 24, 2008

Federal Reserve Board Email comments

Dear Email comments,

Our economy can never begin to improve if consumers are not given an opportunity to get out of debt. With the banks' current practices, this is unlikely to occur and can only get worse. In the end, the banks will end up writing off more and more bad debt, so these "nickel and diming" practices will hurt them badly in the long run, in addition to hurting consumers now and in the future.

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Sincerely,

Ms. Lynne Evans
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