

"Sherrill Nichols" <rsnlouky@insightbb.com> on 07/24/2008 12:04:57 PM

Subject: Regulation AA

I am in whole hearted agreement that changes are needed in the way all things are done against the consumer. The banking industry finds every way possible to take advantage of the little guy. We have only one set of rules to play by and they set those rules.

Also when we give our money to IRAs and 401 plans. It is totally our money, but we have to play entirely by their rules and in many cases they have our money and we are getting nothing in return. There should be a minimum amount they pay with our money on any plan. They make money even when we do not. This is our retirement they are using.

Sincerely,
Marvin L. Nichols
1202 Autumn Sun Ct.
Unit 102
Louisville, KY 40243