

**From:** Timothy Duffy <tim504@optonline.net> on 07/27/2008 04:09:53 PM

**Subject:** Regulation AA

Jul 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

Customers that are in good standing should not be punished.

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Sincerely,

Mr. Timothy Duffy  
60 Hooper St  
Port Jefferson Station, NY 11776-3804