

From: "Abel Ruiz" <ARuiz@FFI-HQ.com> on 07/24/2008 04:10:04 PM

Subject: Regulation AA

To whom it may concern in within the Federal Reserve,

My wife and are strong advocates for change and believe that the federal reserve should do away with sneaky fees and foul practices by the banking industry as a whole.

Regards,
The Ruiz Family.