

From: Gretchen Bancroft <gretchen@cmicro.com> on 07/25/2008 10:30:06 AM

Subject: Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

not everyone understands budgeting. we need protection from those who would harm us!

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Sincerely,

Mrs. Gretchen Bancroft
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