

**From:** Wayne & Emma Sherman <wsherman211669mi@comcast.net> on 06/27/2008 08:20:09 AM

**Subject:** Regulation AA

Jun 27, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is absolutely absurd to allow financial institutions to adjust

charges and fees upwards for even the tiniest of infractions, sometimes on transactions not associated with the lender being involved.

Get the ridiculous practice stopped.

Sincerely,

Wayne Sherman

33494 Avondale

Westland< Mi 48186-4850