

William Patch <wlpatch@bellsouth.net> on 06/29/2008 12:45:03 PM

Subject: Regulation AA

Jun 29, 2008

Federal Reserve Board Email comments

Dear Email comments,

Urgent action is needed against financial institutions towards consumers. Financial institutions are raking in millions of dollars annually on absurd banking fees for services such as late fees, charge cards, ATM fees, APR rates, etc.

Thank you.

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Sincerely,

Mr. William Patch
503 Mulberry Ct
Marietta, GA 30068-4907