

From: "F. Lance Sumser" <flsumser@verizon.net> on 06/12/2008 12:00:07 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The banks should not at there free will be able to change rates or credit lines. These off the cuff chnages they make effect credit ratings and peoples budgets.

.

Sincerely,

Mr. F. Lance Sumser
28 Oak Tree Hollow Rd
West Chester, PA 19382-8341