

From: Irl Smith <opticsmith@mindspring.com> on 06/13/2008 06:45:12 AM

Subject: Regulation AA

Jun 13, 2008

Federal Reserve Board Email comments

Dear Email comments,

Please keep the rules as proposed in
Regulation AA - Unfair or Deceptive Acts or Practices
at least as strong as that proposed regulation. My preference would be
to take the additional steps outlined in Consumer Union's Summary of
Unfair and Deceptive Practices document relating to this regulation.

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Sincerely,

Dr. Irl Smith
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