

**From:** Robert Nichols <cpskater@aol.com> on 06/12/2008 11:45:06 PM

**Subject:** Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

It is about time for the rules to favor the consumer instead of taking advantage of them.

.

Sincerely,

Mr. Robert Nichols  
421 W 56th St  
New York, NY 10019-3607