

Gary Roper <garyroper@att.net> on 06/12/2008 02:20:06 PM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

The FED RESERVE proposals are the bare minimum you should consider. Big business-big banking institutions-need to quit screwing people.I have not had a major problem, but who knows when it is my turn. You need to represent and protect the average person, not the shady dealers. The tactics used that have been addressed by the proposal are totally unfair.Fix it.

Two other related matters- identity theft. The most comes from the Bank Of America.Security needs to be required to be improved, like in Europe. You are simply ignoring the biggest growing crime.Why?Why?TI should not have to opt out for my info not to be used, or for me tom receive unsolicited pre-approved offers, or for agencies to half do their job of accurate reporting. You have failed to protect the American people. Fix it.Now.

Second, this trend of having to submit to a stacked deck arbitration with disputes.The theory of free enterprise is competition based. When

you allow a whole industry to hold the consumer hostage, this is wrong. This is also aform of collusion.

I believe in our system. I also believe in honesty, not deceit. you need to step up RIGHT NOW.

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Sincerely,

Mr. Gary Roper
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