

From: Thomas Bierl <twbierl@bellatlantic.net> on 06/17/2008 12:50:02 PM

Subject: Regulation AA

Jun 17, 2008

Federal Reserve Board Email comments

Dear Email comments,

Leveling the playing field is important to consumers but equal

important to institutions that do not engage in these unfair practices. Pressure to be "competitive" with promotions that hide unfair practices puts an undue burden on those that don't or don't want to engage in the practices.

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Sincerely,

Dr. Thomas Bierl
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