

From: "Ken Maynard" <kmaynard@signaturebankdallas.com> on 05/12/2008 09:35:04 AM

Subject: Regulation AA

This morning I was reading a Dallas Morning News article regarding the banking industry's credit card practices and the American Bankers Association position to fight such changes "tooth and nail." I have worked in the banking industry for approximately 35 years. I find credit card practices and the industry's desire to hook and gouge people the very worst part of our entire industry and find the practices to be despicable and embarrassing. I am completely in favor of all of these changes that are taking place.

Ken Maynard