

"Judy Miller" <jrmiller@roppeholdingcompany.com> on 07/29/2008 01:50:08 PM

**Subject:** Regulation AA

Judy Miller  
50 Joel Boulevard  
Lehigh Acres, FL 33936-2300

July 29, 2008

Jennifer Johnson  
Board of Governors of the Federal Reserve System  
20th St. and Constitution Ave. N.W.  
Washington, DC 20551

Dear Jennifer Johnson:

As a Director of Panther Community Bank, Lehigh Acres, Florida, I am very concerned and strongly oppose proposed regulations regarding Overdraft Protection Programs offered by our bank.

Thank you.

Sincerely,

Judy R. Miller  
239-313-4890