

From: Robert Kirk <a787@comcast.net> on 06/14/2008 06:50:01 PM

Subject: Regulation AA

Jun 14, 2008

Federal Reserve Board Email comments

Dear Email comments,

In todays current economic downturn, banks will be taking any action necessary to maintain current profit levels. They must be close regulated as to not to take advantage of the elderly or the needy.

Sincerely,

Mr. Robert Kirk
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