From: Ronnie Farer <arbee19@aol.com> on 06/12/2008 11:20:15 AM

Subject: Regulation AA

Jun 12, 2008

Federal Reserve Board Email comments

Dear Email comments,

This has been a opportunity for banks to make easy profits and take advantage of unsuspecting consumers since interest rates were raised during the recession too many years ago. It's time to rein them in.

Sincerely,

Ms. Ronnie Farer 400 W 43rd St New York, NY 10036-6302