From: lafrance27@yahoo.com on 06/03/2008 05:50:02 PM

Subject: Regulation AA

Board of Governors of Federal Reserve System 20th Street and Constitution Avenue, NW Washington, DC 20551

Dear Federal Reserve Board Director,

Between these bank fees and credit card fees for late payments, people on the economic edge, like myself, are being pushed over the cliff. Please help our struggling middle class survive.

Sincerely, Steven LaFrance 281 Aquidneck St New Bedford, MA 02744