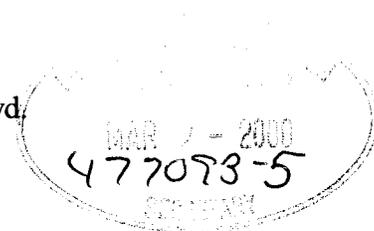


211 South Washington Blvd.
Hamilton, Ohio 45013



Federal Trade Commission
Room H-159
600 Pennsylvania Ave. NW
Washington, DC 20580

Secretary, Federal Trade Commission:

Re: Financial Services Modernizations Act

I favor prohibiting financial institutions from selling confidential information about their customers. Banks have violated their positions of trust in regard to consumers.

Tighten up the regulations so that the American people can hold on to the few shreds of privacy they have left.

Thank you.

Sincerely,
Maureen Gallardo
Maureen Gallardo