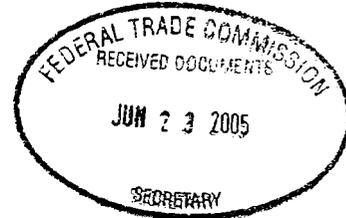


Comerica Incorporated

June 21, 2005

Federal Trade Commission
Office of the Secretary
Room H-159
600 Pennsylvania Ave, NW
Washington, DC 20580



Re: CAN-SPAM Act Rulemaking, Project No. R411008

Dear Sir or Madam:

The following comments are provided on behalf of Comerica Incorporated, a \$53 billion bank holding company located in various states including California, Florida, Michigan, and Texas. Comerica appreciates the opportunity to comment on this proposal.

Background

The CAN-SPAM Act imposes a series of new requirements on the use of commercial electronic mail messages. The following are our comments regarding the Definitions, Implementation and Reporting Requirements Under the CAN-SPAM Act as requested by the Commission in the May 12, 2005 Federal Register.

Modifying the 10-Business-Day Time Period for Processing Opt-Out Requests

In your justification for modifying the processing period for e-mail message opt-out requests from 10 business days to 3 business days, you stated that commenters who indicated that more time was required did not fully explain the circumstances that would require the need for more time. The following depicts our process and justification to at least maintain the current 10-business day requirement to process requests.

Comerica Incorporated is a full-service financial institution with 11,000 employees in multiple states. We have over 300 branches located in California, Florida, Michigan, and Texas and hundreds of business units throughout the country. We currently conduct very few centralized e-mail sales campaigns. However, each branch and business unit does conduct business via the Internet and may send what would fall within the definition of commercial e-mail to consumers. In order to ensure compliance with the law, we have created a database that includes not only e-mail requests but also the National Do-Not-Call Registry. Therefore, employees need only check one database prior to contacting a consumer.

Our current process is that each employee is required to check our Do-Not-Email Registry prior to sending commercial emails to consumers. When an employee receives a request from a consumer to be placed on our Registry, the employee makes note in their own files and forwards the request to a central e-mail box for processing. We then append the file with our e-mail requests. Every 10-business-days this file is updated via a scheduled job to our central Registry.

The employee who originated the e-mail will immediately upon receipt of the request, cease sending commercial e-mails to the consumer. However, given our 11,000 employees who are geographically dispersed, more time is needed to ensure that our process will continue to be effective. It takes time for the e-mail to be received by one of our employees and for that employee to forward the request to another employee to be updated to our database prior to the job running every 10 days. Meetings, vacations, or personal reasons may

cause a delay for the originator of a commercial email in forwarding the opt-out request to the database administrator. Three days would be an unreasonably short period of time for that to occur.

Although our process may be unique, we are confident that other organizations have similar legitimate business reasons for requesting that the 10-business-day time period not be decreased to 3 business days. There are different processing issues between a centralized campaign and a decentralized campaign which should be considered. We are hopeful that you will reconsider your proposal on this issue.

Conclusion

Comerica commends the Federal Trade Commission for their efforts in implementing a system that will be advantageous to consumers and businesses. Thank you again for the opportunity to comment on this important issue.

Sincerely,



Martha K. DenBaas
Vice President
Corporate Public Affairs



C. Vance Borngesser
Vice President
Corporate Legal