

From: Charles Brazeale
Subject: Reg I I - Debit card Interchange

Comments:

Secretary Johnson

Thank you for the opportunity to comment on the proposed "Debit Card Interchange Fees and Routing" rule. As the President-CEO of The Paris National Bank, with over \$76 million in total assets, I am writing to express my opposition to the rule.

Our locally-owned community bank, with 16 full-time and three part-time employees, operates from just one branch and we have one ATM off premises at a local grocery store. We offer the normal loan, deposit and other financial services typical of a small town, rural bank and serve a six county area in NE Missouri.

Our bank is opposed to the proposed rule for the following reasons: (1) Our interchange fees, over \$36,000 in 2010, will be reduced by 70%. (2) Reduced non-interest income impacts our ability to respond and viability as a local bank.

Sincerely,

Charles Brazeale