

From: Gentle Care Animal Hospital, Alan Cords

Subject: Reg I I - Debit card Interchange

Comments:

Federal Reserve Governors and Representatives,

I represent a very small business in Fort Lauderdale, Florida. We have been a stable business and a consistent employer of 10 to 12 people for over 20

years. We have really felt the squeeze from the banking industry and feel that the debit card charges are excessive compared to the fair cost of processing debit cards.

Please uphold your proposed limit on Debit Card Interchange Fees to \$0.12 per transaction or less if it meets but does not exceed the cost of processing the transaction.

Please also uphold your proposal to stop the restriction of routing.
We trust that you will follow the intent of the Dodd-Frank Act.

Sincerely,

Alan Cords
Gentle Care Animal Hospital