

From: AJ Whitecotton  
Subject: Reg I I - Debit card Interchange

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Comments:

FEDERAL RESERVE SYSTEM

12 CFR Part 235

Regulation II; Docket No. R-\_\_\_\_\_

Debit Card Interchange Fees and Routing

Please note that I choose a credit card based on the way the company responds to my needs and is available to service those needs when requested. I do not want to have my transactions routed by the merchant at the point of purchase wherein I have no control over who receives my information nor any way to track or resolve problems that may arise. Should this proposed rule be instituted I will more than likely refrain from using credit or debit cards in the future and encourage those people I know to do the same. The stores currently have the choice of not honoring credit cards whose fees they feel are excessive and I frequent several stores who do not at this time take American Express for this very reason. I believe this bill does not help the consumer in any way shape or form.

AJ Whitecotton