

From: Dan Warr
Subject: Reg I I - Debit card Interchange

Comments:

I write today to voice my opposition to the proposed Debit Card Interchange Fee rule change. The fee limitation imposed on debit card transactions will increase my banking costs and the costs for millions of families. Limiting the fee puts more money in the pockets of retailers at the expense of consumers. The fee should be whatever the banks and retailers can agree upon, without government intervention. Barring that, "reasonable and proportional" fees should consider the expected cost to consumers, not just the retailers. This is a bad rule change.

Sincerely,

Dan Warr