

From: Peoples Savings Bank, Ron Kraettli  
Subject: Reg II - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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Comments:

Please consider the impact on the loss of the interchange fees to the general public. Interchange fees fund other functions at community banks such as free checking. Loss of this revenue will adversely impact banking customers like myself.