

From: Irma Valdez
Subject: Reg II - Debit card Interchange

Comments:

Date: Apr 10, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing
Document ID: R-1404
Document Version: 1
Release Date: 12/16/2010
Name: Irma Valdez
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country: UNITED STATES
Zip:
PostalCode:

Comments:

As a concerned credit union member, I want the Federal Reserve to understand the impact the Regulation II, Debit-Card Interchange Fees and Routing proposal will have on credit union members like me. If enacted, Regulation II will make it impossible for me to have a no-fee debit card that I can use as I wish. We are already seeing how this regulation is impacting banks, as they add more and bigger fees to their checking accounts. I don't want to have to pay more for my credit union debit card, and I want to use it as I see fit.