From: David T. Yoshihara

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: David T Yoshihara

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode: 5

Comments:

If there is a way to equalize the playing field by making sure that all issuers have the same costs, this seems like a good start. Loopholes, special treatment, and the like cause a playing field that does not appear to benefit the consumer. I am in support of this revision and in particular and the stand-alone cap that applies a flat amount to all transactions.