From: Ernest A Metzner

Subject: Reg I I - Debit card Interchange

Comments:

Date: Apr 23, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

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## Comments:

It doesn't seem right that Credit Unions be tied to banking laws. Maybe Credit Unions need to issue a different kind of card with different uses to be exempt from banking rules, because, they're not banks- - - . Credit Unions support the people, they don't exploit them!