

From: Menominee Area Credit Union, Jody Burns
Subject: Reg I I - Debit card Interchange

Comments:

January 26, 2011

Federal Reserve Board
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Federal Reserve Board:

As a small, 7 million dollar credit union, I'm concerned that there aren't adequate provisions to protect the small credit unions.

We are struggling with all the NCUA assessments. Our income is down. There is no end in sight.

Please reinforce the exemption for the small issuers.

Sincerely,

Jody Burns, Manager
Menominee Area Credit Union