

From: Tiffany Quinn  
Subject: Reg I I - Debit card Interchange

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Comments:

February 3, 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:

To whom it may concern;

My name is Tiffany I'm a member and employee at Metrum Community Credit Union. As a consumer, am I going to have to worry about which retailers I can visit? As I don't want to complete my grocery shopping to find out the retailer won't accept my debit card or I have forgotten my PIN number! In this day and age, I can't believe that the Government is forcing me to choose where I hold my checking account! I am a teller and without checking accounts at our institution, my job will be at risk. In addition, the members that we serve will become just another \$12 a month checking account at the "big bank". How are you helping the consumer?

Thank You  
Tiffany Quinn