

From: Kevin L. Cook
Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

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Comments:

On behalf of my bank, a community bank, I am writing to express my concerns with the proposal put forth by the Federal Reserve Bank to cap the interchange fees on debit card transactions. The mandate created y the Durbin Amendment to the Dodd-Frank Act will not be of a realistic benefit to consumers.