From: Alexander de Boer

Subject: Reg I I - Debit card Interchange

Comments:

February 4, 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:

The individual has the right to choose their methos of payment, and the market place shoul dbe bale to decide what to charge for the interchange fee. No government action is needed. More education should be given in public schools as it relates to basic finance rather than how to put a condom on a cucumber or teaching boys how to cook.

Sincerely,

Alexander V. de Boer