From: Larry Lucero

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:

Large institutions will offset this expense by raising fees elsewhere, therefore there is no real advantage to the consumer. Credit unions traditionally have resisted charging many of the fees that traditional banks charge, and we'd like to continue that tradition for the benefit of our members, however there would be pressure to do so.

Sincerely,

L. Lucero