From: David P. Frady

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:

Unless the government's intent is to regulate the pricing of everything in our "free market" society, I don't understand why debit card interchange is being targeted. I firmly beleive in the notion of a free market and capitalism, this flies in the face of that belief.