

From: Calvin Finley
Subject: Reg II - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing
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Name: Calvin G Finley
Affiliation:
Category of Affiliation:
Address:
City:
State:
Country:
Zip:
PostalCode:

Comments:

Consumers will be hurt as Debit card fees and checking account fees will go up or not be offered to lower incomes. Slight benefit to retailers - however the unintended consequence may to reduce their customer's buying power and thus offset any benefit for them. This is unnecessary and deleterious government regulation that stifles US growth.

I must comment again that there is nothing stopping competition in this arena and this regulation potentially stifles US growth in bank technology in international arena. Totally unnecessary regulation that was proposed without thought to affect on US economy - outside a few US special interests.

Sincerely, Calvin Finley