

From: Mark Andrews
Subject: Reg I I - Debit card Interchange

Comments:

February 7, 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:

On behalf of my credit union, I wish to state that I am very concerned with the Federal Reserve Board's recently proposed regulation that would regulate debit card interchange fees and routing. I urge you to implement reasonable interchange regulations that will allow small issuers like us to continue to be protected from lower interchange fees. This will cause our non-profit organization to push charges on to our members, the consumers, themselves. It appears that those who are proponents of this regulation are very out of touch with what real life is like for millions of Americans. This regulation is one of many that will damage regular people and enrich only the large and powerful.

Sincerely,

Mark Andrews