From: Ruth E Dombrowski

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Ruth E Dombrowski Affiliation: Category of Affiliation: Other Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

Regulation II-Debit Card Interchange Fees and Routing (R-1404) - Really this bill is awful. Are we going to control the cost of everything? We have fought for our freedom forever. It is the reason that so many other individuals want to come to America and start up a business, why we even give them breaks on the loans etc. Putting limits on what banks can charge should not be your right. It should be the right of the consumer to choose who they bank with based on SERVICE and fees charged for those services. I hope that you will withdraw this bill and let banks continue to service their customers as need be to conform to all the other regulations they have to adhere to in order to protect the consumer.