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Comments:

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Comments:

As a small business owner I am opposed to the proposed rule of limiting the debit card interchange. The fees that are imposed to me are small compare to the benefits that I receive. About half my sales are from debit cards which has reduced my costs and risks of handling cash and to process checks. Since I started taking debit cards I have saved a lot of time and money. I am guaranteed the funds with debit cards and do not have to worry about fraud risk as that falls onto the banks. I also do not have to deal with bad checks which has saved me lots of time and money. If the fee is reduced to banks in particular if the fee trickles down to small community banks they may stop issuing debits cards my costs to operate my business will go up.