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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:

As a manager of a \$42 million credit union, I am very concerned that if rules are not written very carefully, that large retailers like Walmart are going to be able to discriminate against our members' debit cards thereby forcing us into the same interchange limits as they apply to institutions over \$10 billion.