

From: Arvest Bank, Donald Walker  
Subject: Reg II - Debit card Interchange

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Comments:

February 4, 2011

Jennifer J. Johnson  
Board of Governors of the Federal Reserve System  
20th Street and Constitution Avenue, NW  
Washington, DC 20551

Dear Jennifer Johnson:

I apologize for the poor editing in my previous email. It was written in haste as I thought about the negative effects the Board's action would have on my customers and our community. We are major donors to many local charities and schools. A major reduction in the interchange fee will have far reaching consequences. I hope you will review all aspects of this amendment and be certain that you are truly improving the life of the customers that we all serve. Will citizens benefit? No, they will actually pay more for the same services they are receiving now. The retail industry will be the only beneficiary.

Sincerely,

Donald Walker  
Arvest Bank