From: Walthall Oil, Ed Norwood

Subject: Reg I I - Debit card Interchange

Comments:

February 9, 2011

Dear Federal Reserve:

Our cutomers here in Macon, GA pay about EIGHTS CENTS per gallon in credit card fee. Many times this is more than our mark up. Not fair to our customers.

We sure hope you will implement new rules soon.

Ed Norwood Walthall Oil