

From: Mutual 1st Federal Credit Union , Kristine Wolf
Subject: Reg I I - Debit card Interchange

Comments:

February 9, 2011

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

Dear Federal Reserve Board:

To Members of the Federal Reserve Board:

As an employee of Mutual 1st Federal Credit Union, I am concerned about this interchange proposal. This could seriously affect our Rewards Checking program which is a big deal here at Mutual 1st. We offer a high interest rate and atm fee refunds up to a certain amount with this program, so if this interchange proposal goes through, then the high interest rate and atm fee refunds would go away and we would end up losing a lot of money with our Rewards Checking program. This is something I don't want to see happen, so please do not consider this interchange proposal.

Sincerely,

Kristine Wolf