

From: Pueblo Government Agencies FCU, Bart Hall  
Subject: Reg I I - Debit card Interchange

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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:

As the CEO of a small credit union there is nothing I can say that you haven't already heard or that you would listen to concerning the proposed regulation that would regulate debit card interchange fees and routing.

As written the "unintended consequences" of this proposal will be nothing short of devastating for small credit unions. You must as a minimum put any such proposals on indefinite hold until such time ALL consequences can be ascertained AND addressed.

Bottom line - if it is the intention of the Federal Government through whatever agencies to eliminate the small credit union whom have been keeping people of very modest means afloat for many, many years - then by all means continue down the current path of passing "knee jerk" legislation and regulations without thought to how the least of us are effected.

Sincerely,

Bart Hall  
Pueblo Government Agencies FCU