

From: Louis Ronat  
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:

I disagree strongly with the Federal Reserve Boards recent suggestion to regulate debit card transactions. The ideal marketplace is one where companies can compete openly without uncertainty and excessive taxation. This proposal suggests an additional burden imposed on my credit union by the federal government and the costs will ultimately be transferred to myself. Please do not endorse this proposal.

Sincerely,

Louis Ronat