

From: Community Trust Bank, Patti Nelson

Subject: Reg I I - Debit card Interchange

Comments:

Secretary Johnson

I implore you to immediately halt the implementation of the "Durbin Interchange Amendment" that places unfair price controls for the debit card services offered by banks. I work for a community bank that can not afford the proposed merchant fee structure. Even we are "exempt" we will not be able to compete with the big banks who are not exempt, but will have the lower fees. This is a bad deal for banks and also consumers, who will likely see other services limited, fewer people to service their needs and fewer resources for desired job-producing small business loans.

Again, please stop the implementing of this interchange rule amendment.

Sincerely,

Patti Nelson
Vice President/Business Development
Community Trust Bank
2400 Forsythe Ave
Monroe, LA 71201