From:

Anonymous Subject: Reg I I - Debit card Interchange

Comments:

Date: Feb 10, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Affiliation: Credit Union Category of Affiliation: Other Address:

City: State: Country: Zip: PostalCode:

Comments:

As a community credit union, we serve 4500 members in Minnesota small communities. The interchange that our credit union receives offsets the \$66,000 in expenses incurred from our card program. If this bill passes, our credit union will need to make some devasting changes in services to our membership. Please think about the big picture, before this bill is passed.