

From: Coni Bolton
Subject: Reg I I - Debit card Interchange

Comments:

February 10, 2011

Jennifer J Johnson
Secretary, Board of Governors of the Federal Reserve System
20th St and Constitution Ave, NW
Washington, DC 20551

Dear Jennifer Johnson:

As an employee of a community bank I strongly oppose the proposal to implement the debit card interchange fees and routing provisions contained in the Dodd-Frank Act. This proposal is in essence price fixing. Banks have the right to price products in accordance with the market and to cover their costs. By reducing the interchange fees banks will need to increase other fees, reduce free products they offer and look for ways to reduce operational costs.

Sincerely,

Coni Bolton