

From: Luanne Vescogni
Subject: Reg I I - Debit card Interchange

Comments:

February 11, 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:

Please delay the final ruling until intensive research can be done as to the effect that these changes will have on all banks. I work at a small community bank, the only financial institution in this small community. Our customers depend on our debit card program for their day-to-day life. With the continuing increase in regulations it is becoming more & more difficult to operate with all of the restrictions & limits on fees that this bank needs to maintain itself.

Sincerely,

Luanne Vescogni