

From: Gary Vincent
Subject: Reg II - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

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Comments:

As a concerned credit union member, I want the Federal Reserve to understand the impact the Regulation II, Debit-Card Interchange Fees and Routing proposal will have on credit union members like me. If enacted, Regulation II will make it impossible for me to have a no-fee debit card that I can use as I wish. We are already seeing how this regulation is impacting banks, as they add more and bigger fees to their checking accounts. I don't want to have to pay more for my credit union debit card, and I want to use it as I see fit. Thank You, Gary Vincent