

From: Paul Pulkownik
Subject: Reg I I - Debit card Interchange

Comments:

February 13, 2011

Federal Reserve Board
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Federal Reserve Board:

Nowhere in Durbin's amendment does it mention the requirement for retailers to lower prices based on the cost savings they would experience if this bill is enacted into law. Why should Congress intervene to boost profits of big-box retailers when it seems certain consumers will ultimately pay for it?

Now EVERY bank I've shopped has fees for accounts. Even if I find an institution to Bank with, I will spend more money if I can't find their limited ATM's, plus I want a BIG, STRONG financial institution to Bank with, not a mom & pop!!!

Durbin, better start looking for a new job!!!

Sincerely,

Paul Pulkownik