

From: Mark G. Field  
Subject: Reg I I - Debit card Interchange

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Comments:

February 14, 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:

Why don't we call this thing what it REALLY is? This is the Wal-Mart Profit Enhancement Act. God forbid anyone other than Wal-Mart should make a few cents off of a transaction to pay for the card issuance and management, fraud costs, network costs, and to cover the cost of providing the basic accounting system commonly known as a checking account to the consumer.

Sincerely,

Mark G. Field