

From: Michael Spiker
Subject: Reg I I - Debit card Interchange

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 can't the government stay out of the business of running the banks?
You are severely hurting the small community banks with your incessant fees
and regulations! Please let us run our own companies and determine our own
fees and costs!

Sincerely,

Michael Spiker