

From: Dennis Stillwell
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:

To Whom It May Concern,

I just wanted to write to express my strong opposition to the proposed Interchange Rule. I'm not sure exactly what problem this was meant to solve, but it's an obvious overreach. The impact to our small Community Bank will be staggering. If this was meant to help consumers, it will have the exact opposite effect. I would hope that cooler heads will prevail, and this Rule will not be implemented.

Thank you

Sincerely,

Dennis Stillwell