From: Kay D. Darnell

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:

It is my belief that small businesses are the heart and soul of our great country. We do not need more government control especiall in small community banks. Please allow the small bank to survive by not taking away yet another source of revenue by not passing the Durbin provision of the Dodd-Frank bill. Enough with all this governmental control.

Sincerely,

Kay D. Darnell