

From: Catherine O. Potter
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:

This legislation can potentially effect our bank's income by approximately 15%. There needs to be a comprehensive study done to determine the impact not only on bank income but also on consumers. As products and services (free checking, extensive ATM networks) become unprofitable, they could be discontinued. Legislators should avail themselves of information from bankers who are more familiar with the intricacies of electronic banking in order to have a clear understanding of the impact of their actions prior to establishing guidelines in an industry with which they are not totally familiar.

Sincerely,

Catherine O. Potter