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Subject: Reg I I - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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Comments:

I would like the Fed to reconsider the .12 cap on debit interchange income fees because I feel it will not benefit the consumer. If a financial institution consistently fails to cover the expenses of a product or service then they may look for other ways to raise revenue to cover the expenses or discontinue the product or service (especially for smaller organizations). Thank you for your consideration.