

From: Teresa Jones
Subject: Reg II - 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:

I would like to offer my response on the proposed Debit Interchange Rules. I work for a small community bank whose primary goal is to provide outstanding customer service. Our client base is essentially blue collar working families and small locally owned businesses. We have maintained our commitment to the community by providing Free Checking and keeping all service related costs down. We are proud that we did not take any government Tarp funds and are also proud that though it was small we managed to earn a profit in this weak economy.

Our bank has been proactive in adhering to regulatory requirements by adding four additional employees to this area alone.

The proposed Debit Interchange Rules will adversely affect the very people it is designed to protect. The loss to our bottom line from the proposed Debit Interchange Rules will be harmful to our customer base by cutting into our ability to offer Free Checking and lower service costs to the small business.

Sincerely,

Teresa A. Jones