From: Bradley Wilkie

Subject: Reg I I - Debit card Interchange

Comments:

February 15, 2011

Dear Federal Reserve:

I recently became a small business owner in Clayton, NC. I am hopeful the economy will steadily recover in the next year(s). I believe a big factor in helping small business succeed is helping to keep costs down. My business is hurt by the centralized fixing of prices by Visa and MasterCard. It stunts the growth of my business. Please support small businesses by eliminating these hidden fees.

Sincerely,

Bradley Wilkie