

From: City Utilities Credit Union, Pauline Newberry
Subject: Reg I I - Debit card Interchange

Comments:

February 17, 2011

Federal Reserve Board
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Federal Reserve Board:

My name is Pauline Newberry I am a Teller at City Utilities Credit Union
Our small community relies on the credit union to help
them with day to day financial planning. In our economy with so many of
our fellow workers and friends out of work. They rely on direct deposit
for unemployment and being able to use their debit cards to access their
money. We are non-profit and realize the income from this debit card use
is our main source of income to stay afloat and help our community get thru
these hard times. We have no way to cut back expense like the
government-we run on a short staff that everyone can help with any
transaction here. So please reconsider cutting down our income from debit
card transactions.

Sincerely,

Pauline Newberry
City Utilities Credit Union