

From: Coors Credit Union, Diana Midge
Subject: Reg I I - Debit card Interchange

Comments:

February 15, 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:

As a credit union employee, I am very concerned about the proposed regulation that potentially will strictly limit the interchange fee income we receive from our debit card program. We, a small credit union, have already taken significant reductions in our fee income due to the Overdraft Protection restrictions and significantly smaller interest rate margins due to the economic climate.

Without the interchange fee income, our debit card program will cost us money; therefore, may be forced to reconsider offering to our members. This will only compound the growth and profitability struggles to ensure we survive in a very competitive financial arena.

With all due respect, please reconsider this regulation.

Sincerely,

Diana Midge,
Coors Credit Union