From: Becky J Clark

Subject: Reg I I - Debit card Interchange

Comments:

Date: Feb 16, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Becky J Clark

Affiliation:

Category of Affiliation: Other

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

Comments:

I strongly urge the Fed to reconsider the 12 cent cap on debit interchange fees. This cap will only create a trickle down effect to smaller credit unions, then to consumers. Credit Unions try very hard to create lower or no fee services for their members. This cap will make it impossible for those institutions to offer free services for their members.