From: Gilles W Desaulniers

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

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Debit fees really need to be reduced....Our small store pays monthly over \$xxx close to \$xxxxx per year for visa and MasterCard and debit transactions. Everyone pays more to funnel this money to the banks. It is foolish to think that the consumer does not end up paying, products cost more money and merchants need to stay in business. Electronic debit transactions are growing yearly. This has been an ongoing contentious problem. It It is imperative to reduce these fees to a more realistic value . Many items were purchased for under \$5.00 and the debit fees the gap almost all of the profit made. Some people buy a cup of coffee with a debit card and at the end of the day with all the fees and interchange fees and everything else absolutely no money has been made on the sale of this product. This occurs many times throughout the day . Please, please, please, reduce these fees to something that is more realistic. Do not cave in to the bank's relentless onslaught. Their reaction and determination in this issue only strengthens all our belief that this is a cash cow for the banks. Please stay strong and fight this ever encroaching manipulation by banks for ever more money . thank you