From: Dave Arnholt

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:

Dear Sirs:

by Implementing this change all you will be doing is hurting the little guy. Utimatlly I will end up paying, the small banks will go away and we will all have to go the big Banks controlled by you.

I assume your "boss" wants it that way, since everything this Adminstration has been doing is designed to kill the Middle class.

If that was not your intent than you will leave well enough alone, and keep things the way that they are instead of putting to the people that pay your salary

Sincerely,

Dave Arnholt