

From: Printing Office Employees Credit Union, Thomas F Farrar  
Subject: Reg II - Debit card Interchange

---

Comments:

Date: Feb 18, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing  
Document ID: R-1404  
Document Version: 1  
Release Date: 12/16/2010  
Name: Thomas F Farrar  
Affiliation: Printing Office Employees Credit Union  
Category of Affiliation:  
Address:  
City:  
State:  
Country: UNITED STATES  
Zip:  
PostalCode:

Comments:

We do not offer debit cards at our small credit union at this time, but we are planning to as a means to our future survival and growth. The proposed changes, if enacted, would most certainly delay the offering of debit cards to our membership. While interchange fee reform may or may not need to be addressed, the proposed regulation in its current form is not the answer. I would urge the Board to delay implementation of this section of the Dodd-Frank Act in order to further study the impact to consumers. Realizing that the Federal Reserve Board has daunting responsibilities and important decisions to make, I thank you for taking the time to consider our concerns.

Thomas F. Farrar,  
Printing Office Employees Credit Union