

From: Raul Espino
Subject: Reg I I - Debit card Interchange

Comments:

February 15, 2011

Dear Federal Reserve:

Debit Card fees should not be centrally set fees. Banks should have to compete for business just like I do. Please do not allow banks to make this unfair profit off of hard working businessmen.

I appreciate the work that you do; however, there is no good reason for we small business people to be charged fees on debit transactions. Please set limits to these fees and then make sure that all banks have to be in competition with each other on these fees to keep them in check. Thank you for your help!

Sincerely,

Raul Espino