

From: Air Force Federal Credit Union, Ray McCurty  
Subject: Reg I I - Debit card Interchange

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Comments:

Hello,

My name is Ray McCurty and I have worked for Air Force Federal Credit Union for five years in the Asset Recovery Department. I am the Senior Asset Recovery Specialist in my department and my main duty is to limit loss liability for the Credit Union in regards to delinquency, bankruptcy, repossession and credit disputes. We are a small credit union and our membership base consist of active duty, retire military, government personnel and their families. The services we provide are similar to the big credit unions and banks, but I like to think at a better level because we can give more personal assistance due to our smaller size. If the Durbin Amendment passes, it will negatively impact our bottom line. We are a small issuer and will be forced to charge fees or stop offering it. Please do not allow the Durbin Amendment to pass.

Thank you for your time,

Ray McCurty  
Air Force Federal Credit Union