

From: Laura Sullivan  
Subject: Reg I I - Debit card Interchange

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Comments:

February 18, 2011

Jennifer J Johnson  
Secretary, Board of Governors of the Federal Reserve System  
20th St and Constitution Ave, NW  
Washington, DC 20551

Dear Jennifer Johnson:

The Federal Reserve's proposed implementation of the Durbin provisions of Dodd-Frank is in essence price fixing by the government. Rather than establishing standards for assessing interchange rates as required by Dodd-Frank, this imposes specific fee limitations.

We are a small community bank and the consequences and resulting impact suffered as a result of the decision by the Federal Reserve will be tremendous. Something will have to give and most likely it will be jobs. Can we afford to lose even more jobs? Think about the big picture and how this might affect the smaller banks and organizations.

I urge you to not move forward with the provisions as set forth in this act, as it will result in dire consequences for our bank and the employees.

Our bank is a community bank and one which gives back to the residents ten-fold. The generosity of the bank, its employees has been tremendous, especially during the past several months of challenging economic times. So, not only will employees stand to lose their job, the community as a whole will also suffer.

More government control is not always the answer to every problem.

Sincerely,

Laura Sullivan