From: Allen Liestman

Subject: Reg I I - Debit card Interchange

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:

Jennifer,

You need to act on behalf of all the MN. community banks and their customers in regard to this Durbin bill which will allow the large retailers and the large mega banks to capitalize on interchange income and result in community bank customers paying higher fees. This is unfair, deceptive and harmful to the community banking industry nation wide.

Sincerely,

Allen Liestman