

From: Roy Lund
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:

Passing the debit interchange price controls will have a devastating effect on our community bank. We are struggling enough to sustain a level of service that our customers want. The debit card program is a vital part of service to our customers. Please consider the effect this will have on our community banks.

Sincerely,

Roy Lund