

From: Andrew Clark  
Subject: Reg II - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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INTERCHANGE FEE PROPOSAL The term for oligopoly banks charging fees well in excess of the actual costs incurred in a transaction's processing simply as a way to pad profits and offset the losses from their speculative and ill-advised exotic investment forays is USURY-BY-PROXY.