

From: Phillip Springer
Subject: Reg I I - Debit card Interchange

Comments:

Ms. Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System

I am writing to you today to voice Ballinger National Bank's opposition to the proposed interchange rules changes to debit card processing. These changes will significantly hinder our Bank's ability to compete with large institutions and service the customers of our small community. We are asking the Federal Reserve to stop the implementation of these change scheduled for July 2011 and reconsider the negative impact these changes will have to small community banks. Thank you.

Phillip Springer