

From: Grand Prairie State Bank, Kevin M. Shipman  
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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I strongly urge the FED to consider the 12 cent cap on debit interchange fees. This will ultimately impact the customer in a negative way. If this act is implemented banks will not be able to offer some of the services they offer today to customers such as free checking and also rewards points on the debit cards. The only party that will benefit from this will be the merchant and it has been proven that they will not pass these savings onto the consumer. Please take this into consideration when looking at this bill. Thanks