

From: Laura Stobb
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:

Please keep the debit card fee like it is because we need the income in our small community bank. If this fee is lower we will have to charge our clients for free checking and make charges on our free debit card. We will lose the majority of our customers. We will not survive. Laura Stobb
Personal Banker 1st National Bank

Sincerely,

Laura Stobb