

From: Jacquie Howard
Subject: Reg II - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing
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I would think that the 12 cent limit would be the best one. With the other limit, there is a way for some to charge more than others, but not with the single option. I do not mind paying a reasonable debit card fee. I prefer not to use checks, and as a senior, I tend to lose cash, so my debit card is a lifeline for me. Since I am on a fixed income, any increase anywhere can upset my budget, so I would be a proponent of the 12 cents per transaction. Thank you for letting me voice my opinion.