

From: Daniel Barth
Subject: Reg I I - Debit card Interchange

Comments:

February 18, 2011

Federal Reserve

Dear Federal Reserve:

There is no need for interchange to be a source of excessive profit-taking through fixed fees. I hope the final rule will have fees even lower than what was proposed, but of the options provided, the 7 cent safe harbor is by far the better of the two.

Sincerely,

Daniel Barth