

From: Stanley Roberts  
Subject: Reg II - Debit card Interchange

---

Comments:

February 19, 2011

Federal Reserve

Dear Federal Reserve:

I own and operate convenience stores. Some of our stores are located in areas where debit cards are used a great deal by our customers. Many of these customers will purchase a soda pop or a cup of coffee with there debit card. We do not have a minimum purchase amount, because it inconvenience our customers. Many customers today do not carry cash for small purchase amounts. I believe there is no reason for interchange fees on debit cards because both the bank and merchant benefits from debit transactions in lieu of paper checks or cash. I used our stores because all our employees are in this together. Let's allow the retail sector to pay better wages to the work force.

Sincerely,

Stanley Roberts