

From: Virgil Nylander  
Subject: Reg I I - Debit card Interchange

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Comments:

February 19, 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:

Dear Secretary

I request that you delay the Final Debt Interchange Rule as this will force us to eliminate our debit card services to our customers. We are having a difficult time in this recession and further rules of this nature will only make everyone's life more difficult.

Sincerely,

Virgil Nylander