From: Truman E.

Subject: Reg I I - Debit card Interchange

Comments:

February 20, 2011

Federal Reserve Board Board of Governors of the Federal Reserve System 20th Street and Constitution Avenue NW Washington, DC 20551

Dear Federal Reserve Board:

The proposed regulation regarding debit card interchange fees will have a detrimental impact on credit unions, especially the smaller one. The regulation needs to be defeated.

Sincerely,

Truman E. Henley, Jr.