From:

April Green

Subject: Reg I I - Debit card Interchange

Comments:

Date: Feb 21, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: April Green Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

As a concerned credit union member, I want the Federal Reserve to understand the impact the Regulation II, Debit-Card Interchange Fees and Routing proposal will have on credit union members like me. If enacted, Regulation II will make it impossible for me to have a no-fee debit card that I can use as I wish. We are already seeing how this regulation is impacting banks, as they add more and bigger fees to their checking accounts. I don't want to have to pay more for my credit union debit card, and I want to use it as I see fit.