

From: Victoria Hill
Subject: Reg I I - Debit card Interchange

Comments:

February 21, 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:

Ms. Johnson,

It is my sincere hope that you will consider the delay of the Final Debit Interchange Rule for the benefit of the small community banks. From a personal perspective as a small-bank employee, I can tell you that one of the things customers complain about time and again are the fees that are required for each transaction they conduct with the bank - fees which the bank is obligated to charge in order to stay competitive in the current market. If this Interchange Rule takes effect, the banks would be forced to pass some of that expense on to customers in order to keep their already tight margins.

For the sake of the economy, the small community, and the small banks, I would urge you to consider the delay of this Rule.

Sincerely,

Victoria Hill