

From: Billy Macha  
Subject: Reg I I - Debit card Interchange

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Comments:

February 22, 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:

I am totally against this rule.....this will have a material  
effect on a community bank's income statement.

Sincerely,

Billy Macha