

From: Michael Fulbright  
Subject: Reg II - Debit card Interchange

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Comments:

To: [regs.comments@frb.gov](mailto:regs.comments@frb.gov)

Following is the original e-mail received:

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Concerning limits banks can charge on debit card transaction fees. Let the debit cards alone! You have already messed up credit cards for the consumer, fees on one of my cards went up 80% (Capital One), Citi Bank Sears card went to 25.25%, The credit cards have raised late payment fees and some have put on service charge fees, so please do not mess with debit cards too. I currently earn 3% on a debit card, was 5%, if you pass this legislation I will lose that. You have already hit us on all sides, zero interest rates, no Social Security increase, what are trying to do to the lower income people? Eliminate all of us by starvation? We need less government intrusion, you are not helping us, it will not lower the cost of goods or services, it will just ruin what little bit we have left. Sincerely Michael Fulbright