From: John Deckard

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

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## Comments:

You have no business regulating the amount of profit any private entity can make. You have no idea the impact that this is going to have on the way business is conducted! Before you try to regulate an industry, it might be a good idea for you to understand a bit about how it actually works. You are about to make a mistake that will take our economy decades to recover from.