From: Brian Lee

Subject: Reg I I - Debit card Interchange

Comments:

Date: Dec 29, 2010

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010

Name: Brian Lee

Affiliation:

Category of Affiliation:

Address: City: State: Country: Zip:

PostalCode:

Comments:

Some people are saying that reducing interchange fees will increase costs to consumers, but I have yet to hear any concrete examples of how this would happen. Would banks increase interest rates on credit cards to offset lost revenue from lower interchange fees?