

From: Brandy Andrews
Subject: Reg I I - Debit card Interchange

Comments:

December 30, 2010

Federal Reserve Board

Dear Federal Reserve Board:

My credit union is very concerned with the Federal Reserve Board's recently proposed regulation that would regulate debit card interchange fees and routing. The Fed should implement reasonable interchange regulations that will allow small issuers to continue to be protected from lower interchange fees.

Sincerely,

Brandy Andrews