

From: First Financial Credit Union, Ben Heyward
Subject: Reg I I - Debit card Interchange

Comments:

January 4, 2011

Federal Reserve Board

Dear Federal Reserve Board:

I am very concerned that most operational costs beyond our control, were ignored when setting the maximum amount of interchange fee. As a result, we are being forced to pass along to our cardholders, additional fees to compensate us for the additional expense you did not consider. Unfortunately, we are also forced to tell our membership why they are having to pay more fees and who is responsible for it.

It is regretful that you passed legislation to protect consumers that will end up being more expensive for them.

I can be reached at if you would like to discuss this matter with me.

Ben Heyward, President & CEO
First Financial Credit Union

Sincerely,

Ben Heyward