From: Chas Gannon

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Chas Gannon Affiliation: Category of Affiliation: Other Address: City: State: Country: Zip: PostalCode:

## Comments:

My only comment regarding this change in Interchange Fees is why is this limited to Debit Card Swipe transactions and not all Debit Card transactions, including online Debit Card transactions. These are all processed through the same network and as such should qualify for the same proposed fee.