

From: Charlotte Long
Subject: Reg II - Debit card Interchange

Comments:

January 5, 2011

Federal Reserve Board

Dear Federal Reserve Board:

I am concerned that the proposal does not include provisions to enforce the small issuer exemption. We urge the Fed to use its authority to reinforce the small issuer exemption and ensure that it works as Congress intended.

Credit Unions are not-for-profit and should not be treated the same as highly profitable banks.

Sincerely,

Charlotte Long