

From: The BankCard Group, Jayme Mathis  
Subject: Reg II - Debit card Interchange

---

Comments:

Date: Jan 05, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404

Document Version: 1

Release Date: 12/16/2010

Name: Jayme Mathis

Affiliation: The BankCard Group

Category of Affiliation: Commercial

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

Thank you for giving the public the ability to respond. 1. Debit interchange is a huge revenue generator for Local and National Banks. My big fear is that by removing this revenue that we are only going to be putting Banks in another big recession. 2. Banks will have to make up this revenue some where, my fear is that it is going to be on checking accounts. No more free checking, no more free on-line banking. Last but not least, this only effect's banks is a pure uneducated statement. This effect's thousands of lives.