From: Milton Yulke

Subject: Reg I I - Debit card Interchange

Comments:

Date: Jan 06, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Milton Yulke

Affiliation:

Category of Affiliation: Other

Address: City: State: Country: Zip:

PostalCode:

## Comments:

The Durbin amendment is already harming consumers. Citi just cut its rewards on my two Driver's Edge Mastercards from 2% to 1%. The swipe fee reductions will only increase profits for retailers, & the public will be the losers.