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Subject: Reg II - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing
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There is no reason to believe these proposed changes will benefit consumers, that only sounds good. The only guaranteed savings is to the merchants. The FI's will reduce income and the merchants will increase income. It is more reasonable to believe the merchants will keep their savings and the FI's will have to increase fee's elsewhere in order to make up for the loss of income. So where is the benefit to the consumers????