

From: Brian D. Thompson  
Subject: Reg II - Debit card Interchange

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Comments:

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Comments:

Please protect the community banks by ensuring that the \$10 billion exemption can and will be honored. Our Bank is well below the exemption level, but I am skeptical of the Fed's ability, at this point, to fully enforce this two-tiered system or to ensure that Visa/mastercard allow two separate payment channels in a timely manner. From a budget standpoint, we are preparing for the worst and anticipating to be treated just like the bigger banks-estimating a 75% drop in our debit card interchange income. How do you replace that in this fragile recovery? Our primary mission has always been to serve the needs of the communities in this wonderful country. Please do not hinder our ability to do so in the future. Thank you.