

From: Trudy Troiano
Subject: Reg II - Debit card Interchange

Comments:

January 7, 2011

Federal Reserve Board

Dear Federal Reserve Board:

This interchange issue has moved far too fast. Let's take more time to "get it right". The concerns raised by financial providers, merchants and processors bring forth a bevy of issues and concerns that should be looked at carefully BEFORE action is taken. If history has taught us anything at all, it is that messing with the ability of free market to be creative and competitive is the wrong approach, most of the time. My concern is that fraud costs are quite high and until technology advances enough to help defray some of these losses, FI's need the ability to continue to operate fast efficient methods of money movement. Please push this back and allow more time for input, ideas, solutions and alternatives to be developed.

Sincerely,

Trudy Troiano