

From: Randall L. Smith  
Subject: Reg II - Debit card Interchange

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Comments:

January 7, 2011

Federal Reserve Board

Dear Federal Reserve Board:

The clearing houses (Visa/MC) will not put systems in for two different fee alternatives.

The regulations that are being pushed down are hurting the small players more than the big players that caused much of the regulations. Credit Unions my size depend on interchange and overdraft income to be able to provide low cost services to these members.

You will regulate many of us out of business.

Please reconsider who is being targeted and who is actually being hurt.

Sincerely,

Randall L. Smith