

From: Glenda Coltrin
Subject: Reg I I - Debit card Interchange

Comments:

Public Comments on Debit Card Interchange Fees and Routing:

Title: Debit Card Interchange Fees and Routing

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Regulations like this one never benefit the customer. The retailer keeps the savings, and the banks eliminate benefits to the banking customer. They cannot cover thier costs at .12 cents per . (I currently have a bank benefit I NEED that will be eliminated if this regulation is implemented.)

The constitutionality is also in question.

THIS REGULATION SHOULD NOT TAKE PLACE !