

From: Hilda Fair
Subject: Reg I I - Debit card Interchange

Comments:

January 11, 2011

Federal Reserve Board

Dear Federal Reserve Board:

My credit union has held costs down and never gouged me with fees. This interchange regulation will likely be a big cost for my credit union, reducing the ability to cover the costs associated with providing this service to me. This hits me directly when they have to pass on the costs.

This rule only benefits the big retailers, and doesn't recognize that part of the income is used to fight fraud and protect me, the credit union member.

Please rethink these punitive and ill conceived rules.

Sincerely,

Hilda Fair