From: Joyce Bingeheimer

Subject: Reg I I - Debit card Interchange

Comments:

Please refer to the attached file.

Public Comments on Debit Card Interchange Fees and Routing:

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Controlling debit card interchange fees will kill the debit card industry. Price controls NEVER work and business competition is all we need to keep prices in line. We need more competition NOT less and this regulation will only result in elimination of competition. The government needs to stay out of the banking business and less regulation is the key to the recovery of our economy.