

From: Jessica Roberson  
Subject: Reg II - Debit card Interchange

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Comments:

Jessica Roberson

January 11, 2011

Dear Federal Reserve Board:

As an employee of a credit union, I am concerned with the regulation for interchange fees. Credit unions are "not-for-profit" but income is essential to properly run a business and cater to the needs of members or customers, whether not for profit or for profit. The convenient service credit unions offer of swiping your debit card may result in a loss of profit leading to a substantial decrease in the organization's bottom line. In turn this may hurt the members or customers. The organization will have to offset the loss by increasing interest rates and possibly other fees, causing members or customers to stray away.

Sincerely,

Jessica Roberson