

From: Lou Crawford
Subject: Reg II - Debit card Interchange

Comments:

Lou Crawford

January 11, 2011

Dear Federal Reserve Board:

As a user of Debit Cards and as a 30 year employee of Credit Unions I am very concerned of the affect that will be felt by members if the interchange fee is regulated.

We are trying to help our members have accounts for as close to FREE as we can, but if Federal Reserve does implement these regulations this may not happen. I have had numerous people come into my credit union to open accounts because they have already received a notice from their Bank that there will be a fee as high as \$29.00 just to have a checking account.

Please see where this will hurt the consumer as much as it hurts our Credit Union.

Sincerely,

Lou Crawford