

From: Belco Community Credit Union, Lucinda Kaye Heller

Subject: Reg I I - Debit card Interchange

Comments:

I am sending this e-mail in response to the information that I have received concerning the fee refund reduction. Credit Unions are a non-profit company and are required to pass along any profit to their members. This allows Americans to help Americans, some who are in trouble in this present economic situation. Credit Unions are based on and follow the philosophy.

Please consider the present way of operating fees and vote not to change the present system

Thank you -

Lucinda Kaye Heller
Belco Community Credit Union