

From: Irvin Lau  
Subject: Reg II - Debit card Interchange

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Comments:

Irvin Lau

January 12, 2011

Dear Federal Reserve Board:

Do not. I repeat do not change any regulation that would hamper small credit unions or their owner members.

They serve a very American ideal of freedom to serve their members who are also the owners. Not some large corporate company that serves the stockholder without much consideration for the well being of the little guy who relies on borrowing, saving and checking with the institution.

If the government had stayed out of the mortgage business ... we would not have many of the problems that we have today. Credit Unions also offer mortgages but they check the applicants credit and employment to make sure the applicant can afford the mortgage ... Good Business.

Sincerely,

Irvin Lau