

From: James Lachman
Subject: Reg I I - Debit card Interchange

Comments:

James Lachman

January 12, 2011

Dear Federal Reserve Board:

To whom it may concern,

I am very concerned about the ramifications of the proposed regulations stemming from the Frank-Dodd Act. By not exempting smaller issuers, namely credit unions, from lower interchange fees you threaten our ability to compete in the marketplace and serve our members.

Please consider a small issuer exemption to lighten the regulatory and financial burden on small Credit Unions.

Thank you!
James Lachman