

From: Ganga Radhakrishnan
Subject: Reg I I - Debit card Interchange

Comments:

Ganga Radhakrishnan

January 12, 2011

Dear Federal Reserve Board:

This unreasonable ruling will affect consumers more than anyone else - unsustainable services will either have to be suspended or charged for. I wish the Board would consider watching institutions that burden consumers unduly and taking action on them, instead of painting all institutions with the same brush and hurting consumers at the end.

Sincerely,

Ganga Radhakrishnan