From: Frances Betancourt

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Frances Betancourt Affiliation: Category of Affiliation: Government Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

I see no long term benefits to such an 'interchange fee proposal'. There needs to be a regulation created for those exempted first. Working at a credit union, we strive for member financial success. I feel this proposal is going to diminish that greatly given the impact of competition.