

From: Kevin Rivard  
Subject: Reg I I - Debit card Interchange

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Comments:

Kevin Rivard

January 13, 2011

Dear Federal Reserve Board:

I am disgusted with this new legislation. Here WalMart goes again squeezing the little guy. Do you suppose merchants are going to reduce their prices to the consumers since they are getting this reduction in cost. I for one do not. The cost of this legislation will most certainly be passed on to the consumer, again. Thanks for nothing.

My credit union supposedly has an exemption but who is going to enforce that? How will this possibly work?

Sincerely,

Kevin Rivard