From: Jeff W. Pederson

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: Jeff W Pederson

Affiliation:

Category of Affiliation:

Address: City: State:

Country: UNITED STATES

Zip:

PostalCode:

## Comments:

PASS THIS ACT... I AM SICKEND THAT BANKS LURE CONSUMERS LIKE ME TO START USING DEBIT CARDS INSTEAD OF CARRYING CASH OR WRITING CHECKS IN MY DAY TO DAY PURCHASING... ONLY TO DISCOVER THAT THEY ARE POCKETING HUGE PROFITS EVERY TIME

I SPEND A DOLLAR. BANKS NEED TO START LENDING TO MAKE MONEY... NOT PUNISHING EVERY BUSINESS THAT ACCEPTS CREDIT CARDS, AND GROWING THEIR BOTTOM LINE EVERY

TIME I FILL UP MY GAS TANK, OR TAKE MY DAUGHTER TO THE MOVIES... USING THEIR DEBIT CARD INSTEAD OF STOPPING AT THE ATM.