

From: D Crookston
Subject: Reg I I - Debit card Interchange

Comments:

D Crookston

January 19, 2011

Federal Reserve Board
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

Dear Federal Reserve Board:

I strongly believe that this interchange fee and routing would be a really bad decision because it would cause our credit unions to pay for theft without any money to help pay for our members loss. We need to protect our members and help them with the increasing theft and identity theft that is rising continually every day.

Sincerely,

D Crookston