

From: Vicki Helm
Subject: Reg I I - Debit card Interchange

Comments:

Vicki Helm

January 12, 2011

Dear Federal Reserve Board:

As a credit union employee and member, I am very concerned with the Federal Reserve Board's recent proposal that would regulate debit card interchange fees. I'm afraid the regulation does not keep in mind the small issuers.

I feel provisions should be made to exempt the small issuers. This would allow them to continue to be protected from lower interchange fees. These fees are passed on to the member in the form of free checking and other non-fee items. It would become necessary to increase or implement other fees if there is a change in the interchange system.

Thank you for listening to my opinion.

Sincerely,

Vicki Helm