From: Alesia Nwabuisi

Subject: Reg I I - Debit card Interchange

Comments:

January 13, 2011

Dear Federal Reserve Board:

This regulation if passed will have a negative impact on our consumers who will end up paying for this through higher fees and our ability as a credit union to offer free checking accounts as well as low interest rates for loans.

Sincerely,

Alesia Nwabuisi