

From: Lisa Bradshaw
Subject: Reg I I - Debit card Interchange

Comments:

January 21, 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:

As a banker all my life, I can tell you that if these fees are significantly lowered, which becomes a loss of income for any financial institution, that only creates the atmosphere of having to creat new fees elsewhere, or raise current fees on other products to make up for the loss. This just does not make sense. It appears to be a penalty against financial institutions for wanting to be a sound business. I, for one, want my bank/credit union to be sound if that's where my money is. Please do not vote to lower or limit the interchange fee. Thank you.

Sincerely,

Lisa Bradshaw