From: Teri Sobek

Subject: Reg I I - Debit card Interchange

Comments:

January 24, 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 believe passing this will increase more cost to the consumer, due to Financial Institutions raising fees in other areas to recover costs.

Sincerely,

Teri Sobek