

From: Danny Owen
Subject: Reg II - Debit card Interchange

Comments:

January 25, 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:

FEDERAL RESERVE,

I am a Board member of a small Credit Union, only \$17 million in assets. We have been serving members since 1969, mostly the under-served hard working Americans.

We are begging you to implement a provision to enforce the small issuers-like us, Exemption from this absurd proposed regulation.

How could yourself or Congress allow this?

IF small Credit Union's like ours, are not exempt from the proposed interchange provisions, we will no longer be able to compete. We would not be able to afford our Visa debit services, nor many others, that our members (hard working American's) depend on.

Please remember us little guys when you're making these regulations.

We are happy to break even in a month, it's not like we are profiting like the larger institutions and merchants.

Keep us in mind and I pray that your heart will remember us when making the final rulings on these regulations that will so negatively impact our current operations and future existence.

Thank you for your time & support of the little guys, like us.

God Bless,

Danny Owen