

From: Loyd and Ellen Martin
Subject: Reg I I - Debit card Interchange

Comments:

Loyd Martin

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:

DON'T INCLUDE THE SMALL CREDIT UNIONS IN YOUR PROPOSAL TO CONGRESS ABOUT DEBIT INTERCHANGE.

SMALL CREDIT UNIONS, LIKE OURS CANNOT CONTINUE OFFERING THEIR SERVICES IF THIS HAPPENS.

YOU WILL HAVE A LOT OF SERVICE DISRUPTION IF THIS SHOULD OCCUR.
MY CU WOULD NO LONGER BE ABLE TO AFFORD THE SERVICES THAT WE, THE MEMBERS DEPEND ON.

I ASK YOU TO REMEMBER THE SMALL CREDIT UNIONS AND DO N O T INCLUDE THEM IN YOUR PROPOSAL TO CONGRESS.

THEY CANNOT AFFORD THIS, IT WOULD NEGATIVELY IMPACT THEIR OPERATIONS AND FUTURE LIVELIHOOD.

Sincerely,

Loyd and Ellen Martin