

From: Christine Straub
Subject: Reg I I - 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:

I work for a credit union and my job title is credit/debit card coordinator. I see so many of our members depend on their debit/credit cards and to take away their service would be completely wrong. If the interchange on our cards is not there or is reduced, then how are we to offer this service to our members?

Please reconsider the proposed reduction of interchange.

Sincerely,

Christine E. Straub