

From: Adam I. Brodofsky
Subject: Reg I I - Debit card Interchange

Comments:

Date: Jan 26, 2011

Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404

Document Version: 1

Release Date: 12/16/2010

Name: Adam I Brodofsky

Affiliation:

Category of Affiliation:

Address:

City:

State:

Country:

Zip:

PostalCode:

Comments:

I have examined interchange rates and request you consider the rates in asia
<http://www.visa-asia.com/ap/au/mediacenter/factsheets/interchange.shtml>.
Please help. I am a small business and I am begging for protection from the
Government. I don't know if the only four players in the business (visa,
Mastercard, American Express, and Discover) are american companies anymore or
not, but they are killing my wholesale business. My margins like most
wholesalers are 3 to 5 percent and when the fees for doing the transaction
out-cede the proceeds it is a recipe for disaster. Please do something. It will
help not just business, but the consumer as well. I can offer lower wholesale
prices to my vendors, who can charge less as well. This is me, and the
merchants I know, begging for the help that you can choose to give.