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Subject: Reg II - Debit card Interchange

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Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing  
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Comments:

Credit Card interchange was changed 3 years ago, consumers didnt see the benefit of that change when they shopped at Walmart or anywhere else. This change is going to have monumental effects to the consumer. The consumer protection is a good thing when it does what it is suppose to do, this regulation looks to benefit the Walmarts of the world. There is a happy medium for interexchange that wont hurt the consumer, but when you take away 88% of a revenue stream the only ones that get hurt are the little guys (business) and the consumer. The big banks and big retailers win and with no little guy to hold them accountable the rich get richer. Stop this regulation from going through, find a middle ground where the majority benefit and not the minority. Thank you!!