

From: Jerry Moore  
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:

I support reducing the interchange fees for banks and credit unions alike. I do not believe most people realize the cost of these fees on small businesses. As the owner of a small chocolates and ice cream business, we accept credit and debit cards and we see the use of these cards going up everyday for very small purchases (\$5 or less). The merchants are trying to make a living just like the banks, but we have no alternative or competitive environment to work within and must rely on the government to regulate the banking institutions. Please reduce the rate to something equitable for merchants and banks alike.