February 14, 2011

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Str. and Constitution Avenue, NW.
Washington, DC 20551

Re: Dockett No. R-1404 and RIN No. 7100 AD63

Chad Wilson
[redacted]

Board of Governors of the Federal Reserve System,

Thank you for the opportunity to comment on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule. It's apparent this new rule will result in new fees & charges from my bank for services I've received free for many years. As a consumer, I cannot afford to pay for something I've been accustomed to receiving for free. I don't think it is right that I be charged for a debit card, especially since it's always been free. I am a bank employee concerned about the economic consequences of this new rule. This hurts consumers this rule was intended to protect. For the reasons stated above, I am opposed to capping interchange fees at 7 or 12 cents. It will have a significant impact on our bank, our customers, & our operations.

Sincerely,
Chad Wilson