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

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

February 14, 2011

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.

As a consumer, I'm very concerned about the state of our economy. It's apparent this new rule will result in new fees and charges from my bank for services I've received free for many years. Many banks are able to provide free services such as free checking and online banking from the revenue generated by interchange fees. If these fees are eliminated the programs they fund also face eliminations, harming the consumer that this rule is intended to protect.

I don't think it is right that I be charged for a debit card, especially since it has always been a free service offered by my bank. Restricting interchange fees will force many banks to make up for lost revenue by charging for debit cards, and eliminating many free services.

This proposed rule is a government imposed price control and will affect my banks ability to fund operational costs for programs such as Free Checking and Mobile Banking. This action is a direct attack on consumer use, since the debit card has become a fundamental part of buying products and services. This will result in elimination of debit cards by some banks, or a charge directly to the consumer per transaction, or a monthly fee, or at most both.

Sincerely

