

**April A. Ellis**



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 15, 2011

Board of Governors of the Federal Reserve System,

I'm very concerned about the state of our economy and the negative impact the new rules regarding Debit Card Interchange Fees and Routing will have on me as a consumer. It's apparent this new rule will result in new fees and charges from my bank for services I've received free for more years than I can remember.

With the reduction of interchange fees, I expect that banks will likely eliminate many of their free services. As a consumer on a tight budget, I cannot afford to pay for services I've been accustomed to receiving for free. I also do not foresee retailers passing on their immense savings this rule change will afford them to offset the increase in bank fees their consumers will see. Interchange restrictions have been passed in other countries, with no positive impact or savings on the people the restrictions are suppose to protect - the consumer.

I do not want to be forced to pay higher fees, give up my rewards, and lose my free checking account - just so retailers can have an extra \$15 billion in profits, and the consumers not see any of these savings passed on to them.

Thank you for your time and consideration of my concerns and strong disagreement with the proposed Debit Card Interchange Fees and Routing rules.

Regards,



April A. Ellis