

Mrs. Marisa V. Santos

February 15, 2011

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

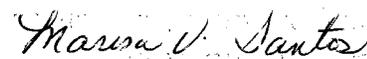
Board of Governors of the Federal Reserve System,

Thank you for the opportunity to comment on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

I am a responsible consumer who uses her debit card to pay for all purchases. Seldom do I carry cash – it is not safe to carry cash. It is obvious to me that if you pass this new rule, it will result in my bank charging me for services that I have never had to pay for and that I enjoy having. I have received free debit card, free checking from my bank for many, many years, and want to continue to do so. However, with the reduction of the interchange fee, I'm sure my bank is going to be forced to pass on the expense to me – it is a business after all with salaries and expenses to pay just to keep open and serving my needs, but I refuse to pay for something that I have always received for free just because you want to impose a price control.

Frankly, I'm tired of the government "protecting the consumer." What you are really doing is hurting us in the pocket book.

Sincerely,



Marisa V. Santos