

From: Leonard Vincent
Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

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Comments:

I mainly rely on my BOA Debit Card for a majority of transactions since I don't like carrying around too much cash in Detroit and surrounding areas. I object to any fees put on debit cards because the American Public is penalized enough with fees and taxes. Occasionally I have to use a non-BOA ATM machine and am charged \$4.00 for the transaction, #2 from the ATM owner and \$2 from BOA. The cost of doing transactions by a debit card are minimum according to one merchant I frequent. Again, I am against any fees on debit cards that will be passed on to the holder(consumer) of the debit card.