From: Robert Annear

Subject: Reg I I - Debit card Interchange

Comments:

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Proposal: Regulation II - Debit Card Interchange Fees and Routing

Document ID: R-1404 Document Version: 1 Release Date: 12/16/2010 Name: Robert Annear

Affiliation:

Category of Affiliation:

Address:

City: State:

Country: UNITED STATES

Zip: PostalCode:

## Comments:

I think its a brillaint idea to restrict the debit card fees. It's quite banks are only interested in gouging customers for more money to maintain their profits. Once the system has been set in place it does not cost more to run with more transactions. I have talked to several small businesses and they have all complained about the fees. Soem shops no longer even accept them. The greedy banks in Europe caused many shops to no longer take debit cards.

Don't let the same thing happen here in the US. Thank you. Rob