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February 14, 2011

Jennifer J. Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> St and Constitution Ave, NW.  
Washington, DC 20551

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

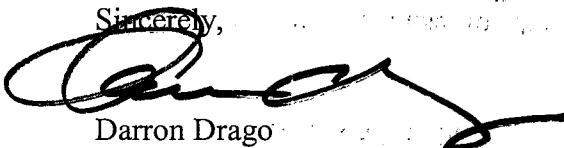
Board of Governors of the Federal Reserve System,

I am writing in response to the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule. As a consumer, I am very concerned about the increased fees and charges that will be associated with this new rule. As a commercial bank employee, I am concerned about the economic consequences this new rule will have on the banking industry. Banks could be forced to eliminate many free services, such as free checking, or charge accounts for debit cards, so that they might compensate for the lost revenue from reduced interchange fees. In the end, this hurts the consumers that is was intended to protect!

It is apparent to me that the only beneficiaries of this rule are the retailers, who will increase their bottom line while the consumer will be left to deal with the consequences. We simply cannot let this happen! I do not want to be forced to pay higher fees, give up free banking services that I have earned, just so retailers can have an extra \$15 billion in annual profits.

Thank you for the opportunity to comment on this issue. Now it is up to you to do what is right!

Sincerely,



Darron Drago