



February 18, 2011

Jennifer J. Johnson
Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW.
Washington, DC 20551

Dear Ms. Johnson,

This letter is to express my concerns over the Durbin Amendment and its potential impact on my bank and my customers. Vintage Bank is a \$140,000,000.00 bank with three branches. Even though we are considered a "carve out" institution, I don't believe that the market place will allow us to remain an island. Consequently, we will have to make up that lost revenue from additional fees and charges to our customers. I realize we are a small fish in a very large pond, but please reconsider the unintended consequences of this amendment.

Sincerely,

A handwritten signature in black ink, appearing to be "JF", written over a horizontal line.

Jeff Frazier

Chairman/CEO

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