Barbara Ward

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. AD63

February 15, 2011

Board of Governors of the Federal Reserve System,

I would like to take this opportunity to express my concern relevant to the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

As both a Banker and consumer, I believe this new rule will have detrimental economic consequences. The reduction in interchange fees will significantly affect my banks ability to fund the operational costs for programs such as our Free Checking and Mobile Banking products. This could result in the elimination of many of our free services, and necessitate the implementation of monthly service fees as well as charging accounts for debit cards, in order to compensate for the lost revenue from reduced interchange fees.

While the rule is intended to protect consumers, its execution will ultimately result in the cost of services which are currently free being passed on to the customer. As a consumer, I do not want to pay for the services that I have been accustomed to receiving at no cost for many years.

I implore you to reconsider the implementation of this ruling.

Sincerely,

Barbara Ward