

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. 7100 AD63

February 14, 2011

Board of Governors of the Federal Reserve System,

Thank you for the opportunity to comment on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

I am a bank employee who is concerned about the economic consequences of this new rule. My company might be forced to eliminate many of our free services, such as free checking, or charge accounts for debit cards, so that we will be able to compensate for the lost revenue from reduced interchange fees.

Our bank is opposed to the proposed rule because the proposal does not permit our bank to cover the cost of providing debit card transactions, which will create new maintenance and other fees on checking accounts. This hurts the consumers this rule was intended to protect. Low and moderate income customers will find it more difficult to maintain a bank account and will have to turn to more expensive, less convenient, non-traditional banking services. I ask that you please take my opinion into consideration when considering the new "Debit Card Interchange Fees and Routing" rule.

Sincerely,



Victor Contreras