From: Fernando S. Faraldo

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: Fernando s Faraldo Affiliation: Category of Affiliation: Address: City: State: Country: UNITED STATES Zip: PostalCode:

Comments:

Fact, that debit cards increase spending, this action will make consumers use currency instead of a debit card decreasing the amount spent. Nice way to boost the economy. Merchants have already tapped in the expense of this transaction.