

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

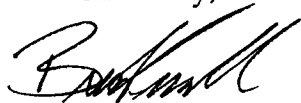
February 14, 2011

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. As a consumer, I'm very concerned about the state of our economy. It's apparent this new rule will result in new fees and charges from my bank for services I've received free for many years. As a bank employee, I'm also 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. This hurts the consumers this rule was intended to protect. The only beneficiaries of this harmful rule are retailers, who will take home an additional \$15 billion in profits - and consumers will be left to deal with the consequences. The rule does not require that retailers pass along even one penny of their savings to customers. Meanwhile, banks, forced to lose money on debit interchange transactions, will be forced to compensate by increasing fees for deposit customers.

Thank you for your time.

Sincerely,

A handwritten signature in black ink, appearing to read "Brent Russell", written in a cursive style.

Brent Russell