

Jennifer J. Johnson  
Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> 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:

I am writing this letter to express my displeasure regarding the shortsightedness of the Federal Reserve regarding the recent interchange rules being proposed. In addition, where does the U.S. Constitution give the government the power to legislate prices in an open and competitive market?

I do not want to lose my free checking status and do not want to revert back to writing checks, which surely is a step backwards. Bank after bank has announced they will now begin to charge monthly fees (as a result of these proposed changes). Funny, I've not heard one merchant announce any price reductions!

On a final note, how about fixing prices on my favorite red wine? I am sure the local liquor store is charging too much.

By the way, did Geitner ever pay his taxes? He was/is a tax cheat! Clean up your own house before you screw up mine.

Sincerely,

A handwritten signature in black ink that reads "Thomas L. Travis". The signature is written in a cursive, flowing style.

Thomas L. Travis

TLT:se