

**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 consumer on a restricted budget, I don't think it is right that I be charged for a debit card, especially since it has always been a free service offered by my bank. Restricting interchange fees will force many banks to make up for lost revenue by charging for debit cards, and eliminating many free services.

If this rule passes many consumers like myself will begin using cash and checks to pay for things since currently at this time, those are still free to use. In stopping the debit card usage, it will only drive up costs to the retailer for check services. If it's not broke, don't fix it.

Sincerely,

  
Courtney Tompkins