From: Ronnie L. Kraettli

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: RonNie L Kraettli Affiliation: Category of Affiliation: Address: City: State: Country: Zip: PostalCode:

## Comments:

Listen to the Community Banks. These changes will require banks to raise fees further impacting the low and middle class. The days of free checking will be gone without the interchange fees that now subsidize these customer's ability to have checking accounts.