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August 11, 2021

**Mark G. Field**  
President & Chairman  
[mfield@liberty.bank](mailto:mfield@liberty.bank)

Ann E. Misback, Secretary  
Board of Governors of the Federal Reserve System  
20<sup>th</sup> Street and Constitution Avenue NW  
Washington D.C. 20551

RE: Docket No. R-1748 and RIN 7100-AG15

To Whom it May Concern,

Small banks and small merchants need help from the Fed to keep from getting squeezed out of existence by today's oligopoly in card transaction processors. We need the Fed to enforce existing requirements of having two UNAFFILIATED networks available for the merchants to choose from and we need you to expand on the rules so that card-not-present transactions have the exact same protections as those when the card is present.

NET interchange, after all kinds of pass-through fees are, well, passed through to the community banks are negatively impacted when choice is taken away from folks.

It's quite simple. SERIOUSLY enforce the rules that exist. Clarify that card-not-present is the equivalent of having the card present.

Please help!

Sincerely,

Mark G. Field