



Community First!

Ann E. Misback, Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington, DC 20551

Re: Debit Card Interchange Fees and Routing (Regulation II), Docket No. R-1818 and RIN 7100-AF

Dear Ms. Misback:

Ohio Valley Bank is writing in response to the Federal Reserve's Regulation II proposal to reduce the Debit Interchange Fee Cap. Although the proposed cap has a direct impact on issuers with greater than \$10B in assets, history has shown, there will be revenue and cost impacts for issuers of all sizes.

The trickle-down effect of this proposal will pose significant negative revenue impacts for community banks, such as Ohio Valley Bank as we have seen with the Durbin Amendment. Loss in interchange will impact the products and services we provide our customers. Interchange revenue is essential in covering costs to run our debit program, from transaction processing, fraud and risk management, card production, etc. In return, changes to product offerings will also increase consumer costs. Increasing costs put community banks at a disadvantage with competition.

Established in 1872, Ohio Valley Bank has proudly served its community for over 150 years. Our mission is Community First, currently serving over 50,000 customers in Ohio and West Virginia and employing nearly 250 employees that trust and depend on our bank.

In closing, we are respectfully requesting the Federal Reserve to not implement the proposed plan.

Angela S. Kinnaird
VP, Director of Customer Support
Ohio Valley Bank