

**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 15, 2011

Board of Governors of the Federal Reserve System,

Thank you for the opportunity on the Federal Reserve System's proposed "Debit Card Interchange Fees and Routing" rule.

I am an employee for a community-based institution. Restricting the interchange fees will have a significant impact on our bank, customers and our operations. We currently are able to provide our customers with many free services that will eventually be taken away if this new rule passes.

The merchants are now able to provide merchandise and services with the confidence that the bank will guarantee those payments when using their check/debit cards. Passage of this rule will cause our institution to have to start charging the customer for the check/debit card as well as imposing a monthly service charge or even other charges to continue the services they have previously used at no charge. The merchant will see more checks being used again and the possibility of greater losses to their bottom line. Those costs to the merchant will eventually be passed on to the consumer. The merchant will also have to have more cash available on site making them more of a target for robberies. Check fraud will be more imminent and widespread. Even though they will be making more profit on the transaction they will not be passing it on to the customer.

These changes can even force our institution to cut operation hours, cut staff and even close locations causing more inconvenience for the customer. We all know convenience for the customer is the key and a lot of that will be taken away.

So, in closing, would you rather see the bank still be able to provide the quality customer service we currently provide with the current exchange fee or would you rather see yourselves paying more at a merchant AND a service charge at your bank whether you use cash, credit card or debit card when this can all be avoided by leaving it alone? Leaving this exchange rate alone is such a critical piece to the consumer enjoying what was meant to help protect them. You may not look at the prices when you make purchases and maybe you should step into our shoes and take care of customers who budget monthly just to make ends meet.

Sincerely,

A handwritten signature in black ink, appearing to read "Lynn Hickman". The signature is fluid and cursive, with the first name "Lynn" being more prominent and the last name "Hickman" following in a similar style.

Lynn Hickman