When the Dodd Frank Wall Street Reform Act was signed into law thanks to the Durbin Amendment the Fed and federal regulators over Wall St. were given authority to cap debit card interchange fees. For years the Wall Street banks had been ripping off consumers & merchants/retailers by charging way more to process debit card interchange fees than it cost the banks to process them in the same way wireless carriers like AT&T sometimes rip off consumers by charging more to transmit SMS than it costs AT&T to send them. In outrage to the Durbin Amendment banks looking for a way to replace the money lost turned to consumers and start instituting fees on debit card use and un-use which angered a lot of consumers and led to Internet petitions to stop these fees threatening to leave major banks and go to community banks and instead that treat their customers better.