

Ginger Tucker
Tucker's Railroad Depot
309 E Railway Ave
Onaga, KS 66521

02/05/2011

Secretary Jennifer Johnson
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue NW
Washington, DC 20551

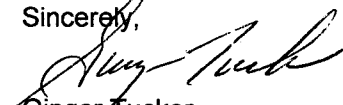
Dear Secretary Johnson-

As a business owner, I believe the swipe fees that are attached to accepting credit and debit cards are ridiculous. Credit card providers are charging businesses far more than what it actually costs to process the card. For this reason, I hope that you will step in the gap and help make a difference. These fees need to be regulated.

For the past year, I have owned and operated Tucker's Railroad Depot. We are a gas station and convenient store; therefore, we must accept all types of cards. About seventy-five percent of our customers pay with a debit card. I am eaten up by swipe fees, and they keep increasing.

Personally, I feel that many things should be regulated, especially swipe fees and fuel costs. These two items keep steadily rising. Already, businesses are suffering because of our economy, so we cannot afford to keep having fee increases. It is imperative that you make sure the proposed rule is implemented so that debit swipe fees will have to be lower.

Sincerely,



Ginger Tucker