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

Dear Secretary Johnson:

With the Federal Reserve's proposed 12 cent cap on the debit interchange fees, my company's bottom line can once again start to improve. Over the last ten years, our interchange fees have gone up dramatically. We had considered raising our prices, but we simply couldn't if we wanted to keep our doors open. We need to stay competitive. Our only choice has been to absorb these costs.

We have managed to keep our sewing and vacuum shop open for 35 years now. Bringing the interchange fees down and making them more affordable for business owners is exactly what our small business community needs, especially since the majority of consumers are now opting to pay with debit and credit cards. Approximately 60% of my customers pay by debit or credit cards.

To be honest, I can only see the debit and credit card use by consumers increasing. That is why it is vital for the proposed cap to go through. Our small businesses cannot keep paying these astronomical interchange fees. We simply won't survive. We look forward to your continued efforts in getting this enacted.

Your constituent,

Ardyth Anderson-Winn

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