

From: Langs Transmission Store, Inc., Marty Lang
Subject: Regulation Z - Truth in Lending

Comments:

As a small business owner in Nashville Tennessee I am compelled to make remarks about a subject of dire importance concerning the bottom line of small business's being negatively affected by the constantly increasing credit card swipe fees to merchants who accept major credit cards. Credit card processors are becoming no less than bandits to small business. How are we as small business's supposed to create any new jobs if we are currently being undermined by increasing interchange fees making it harder and harder for us to make a profit? Another problem with the industry as a whole is the fact that there is NO transparency in the fees that are charged to small business. Please make sure that this issue is addressed as Congress continues to tackle financial issues that need change. Please help save small business in America.

Marty Lang

President,
Lang's Transmission Store, Inc.