

## BJ's Famous Uniforms

02/24/2011

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

Dear Secretary Johnson-

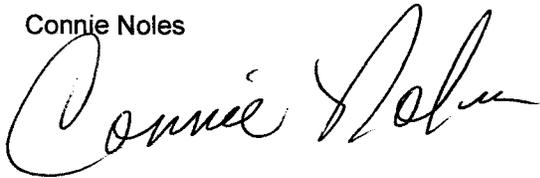
Over the twenty-eight years since my husband, Billy Jack, and I started our uniform company, we have seen a steady rise in credit card and debit card transactions. Today, hardly anyone carries cash. Please give your support to small business owners and set the cap on debit swipe fees as low as possible.

It is hard to believe how expensive it is to accept plastic nowadays. Here at B J's Famous Uniforms, we stopped running debit cards because the fees have become so high. If the fees are capped, we will definitely consider processing debit transactions again if it will save us money.

In this economy, we need reform and assistance to small business owners. These fees on top of the recession make it hard for businesses to make a profit. We are always shorthanded. We would love to hire more employees but it is just not in the budget. I would like to take a weekend off now and then. This is why I am hopeful that the Federal Reserve will move forward with the legislation calling for a cap on debit card transaction fees.

Thank you for your help,

Connie Noles

A handwritten signature in cursive script that reads "Connie Noles". The signature is written in black ink and is positioned below the typed name.