

Jacquelyn Alford . Jon-Ellen's Flowers . 1109 S Granard St . Gaffney, SC 29341-1510

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

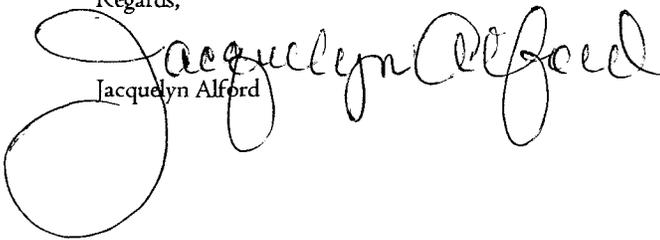
Dear Secretary Johnson,

Not long ago, I was on the phone with my merchant provider asking why my card fee is 3.19 percent. These fees have been steadily rising over the last five or six years. They have reached the point of being outrageous and completely unfair to me and other small business owners.

For fourteen years, I have run my florist shop with the help of one employee. Since the majority of our business is by telephone, our customers use credit and debit cards. We literally would not be able to conduct business without cards. The card fees are reducing my profits and taking money that I need to raise my two teenagers.

Regulation and reduction of card fees is long overdue. Please implement your proposal to reduce debit card swipe fees to not more than twelve cents per transaction. In fact, maybe you could make it retroactive to five years ago and refund my fees.

Regards,


Jacquelyn Alford