

Kitchens Plus Inc.

Feb 14, 2011

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

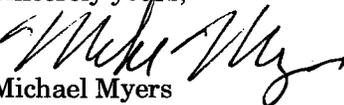
Dear Secretary Johnson,

The state of Montana recently regulated the payday loan industry because they were raping the common folk. It was right for government to step in and protect its citizens. Your recent regulation of the debit card industry will bring some much needed protection to retailers. Once again, I say thank you and hope that the credit card business will be next. There should be a law against reward cards.

My employees have heard me complain regularly about debit and credit card transaction fees because they are just not fair. Truthfully, I am not sure how much of my monthly bill is for credit or debit, as the statements are not very easy to understand. Nevertheless, the total amount has been a horrendous expense for us. It got to be so bad that this year I decided to not allow payment by plastic in my store. So far, it is going fairly well, but if a customer really whines, I do make an exception.

Of course, many small businesses could not cut out plastic and survive. The economy is tough and every customer counts. We have been in operation for twenty-two years and these are the most difficult times I have seen. We are down but far from out. Thank you for the protection you are offering to small business. Again, you have done what is right to safeguard the rights of citizens.

Sincerely yours,


Michael Myers