

ANGELIC GROVE

Creating environments for entertaining

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

Dear Secretary Johnson:

At Angelic Grove, we provide the flowers and decor that help our clientele have the most beautiful, unforgettable days. We strive to make their most special day perfect. Since weddings and other special occasion events tend to be a little pricy, we have very high credit and debit card transaction fees. To help absorb this cost, we have had to add an additional fee onto our customers' invoices. Explaining this price increase can be a very uncomfortable conversation for us and our customers.

Having debit interchange fees capped this June will be a blessing. We hope that attempts will be made to reduce interchange fees even further in the future. Once these fees are reasonable, we will be able to eliminate the additional fee we have had to charge. It will be a happy day when we no longer are forced to bring up the subject of additional costs with our valued customers.

As the office manager for Angelic Grove, I do not see the use of credit and debit cards going down anytime soon. In fact, about sixty percent of our customers prefer the convenience of paying with debit and credit cards. Imposing the twelve-cent cap on debit swipe fees is a move in the right direction, and it would be nice if you could work on getting the credit card swipe fees reduced even further.

Your constituent,



Lindsey Lundeen

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