From: Animal Exchange, Ruth Hanessian

Subject: Reg I I - Debit card Interchange

Comments:

Public Comments on Debit Card Interchange Fees and Routing:

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As a small retail store owner, I find it absurdly difficult to arrive at a reasonable price for merchandise when the TWO credit cards I accept result in 25 different fees when my statement appears. There is no way to tell if the fee will be 20 cents and 2% or some other combination. Since I often sell 3 crickets to a cashless customer whose pets life depends on them, it is actually better for me to GIVE the crickets to them, rather than charge them. Why I should pay for the privilege of accepting plastic as a form of payment also eludes me. The card companies, who make much more than I, should be paying me for my time. That being said, I appreciate that thieves now have to rob banks to get cash.

Thank you for your consideration, Ruth Hanessian, President, Animal Exchange