

From: Teresa Barrett  
Subject: Reg I I - Debit card Interchange

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Comments:

February 15, 2011

Dear Federal Reserve:

My business like so many others in this country is struggling to survive. Any costs that can be cut are of major significance to the bottom operating line of my business. One of the largest costs that I have outside of the basic operating overhead (utilities, rent, insurance, etc.) is the cost of third party fees. Every time I swipe a credit card in my store it cuts my profits on the product that I just sold greatly.

Any opportunities that I have to increase the possibility for profit in this business are vital to me and I see this as one of my best tools of survival.

Please consider how important protecting and helping small businesses like mine is to the overall stability of this nation's economy.

Sincerely,

Teresa Barrett