

Mary Reed . Uniforms For U . 9954 Kennerly Rd . St Louis, MO 63128-2704

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

Dear Secretary Johnson,

Uniforms for U has been in business providing medical uniforms for the past twenty years. Luckily, the industry has seen few job losses in comparison to the many other economic sectors in our country. However, our business is seeing the same dwindling profit margins as all the other retailers.

We accept debit, credit and check in our store. These days, the majority of our customers choose to pay with a debit card. Needless to say, the excessive transaction fees we are paying the credit card company each month take money I would much rather be reinvesting back into my business.

As a business owner, I am tired of paying high transactions fees to big credit card companies each month. Once the Federal Reserve ruling goes into effect, it will save my store hundreds of dollars each year. Of course, I am in full support of the ruling.

Sincerely yours,



Mary Reed