

Mike Forehand
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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:

Debit card swipe fees should not be allowed to increase any more. Many small businesses are struggling to stay afloat due to our tough economic times. Therefore, I am in favor of the proposed rule relating to these fees. Hopefully, you feel the same way and will work to get this rule in place.

Since 1990, my business has been a main-stay in the community. Thankfully, our fees are not too bad at this time because we do a lot of business with nursing homes and assistant living homes. Because of this, a lot of our transactions are done through insurance companies. It must be really tough on small retailers who do credit and debit transactions all day long.

Please, keep small businesses in mind as you ponder this proposed debit swipe fee rule. Lowering the fees will mean a lot to many places of business. I hope that you will continue your support and make sure it gets implemented soon.

Yours truly,



Mike Forehand