

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

Dear Secretary Johnson:

Today, I would like to ask for your support on the matter of interchange fees, better known as swipe fees. Credit and debit card use is simply a way of life today. However, the fees that merchants get charged for customers to use these cards are ridiculous.

As a manager at Grant's Market here in Tonasket, I know first-hand that many of our customers are paying with cards now days. In fact, it would be safe to say that over sixty percent of our customers use some type of plastic card to make their purchases, whether it is debit, credit, or EBT. These fees really add up at the end of the month, and that cuts into a good chunk of our revenue.

My son is purchasing a business and recently was astounded when he found how much credit card fees are. He said it makes you want to hang a sign on the door that says "cash only." There are fees for everything that comes along with accepting cards. I sincerely hope that you will help change this. Your support is needed on this issue. For this reason, I encourage you to support the proposed rule in the financial reform bill that was passed last year. Preventing card companies from charging more than twelve cents per transaction would help so many businesses.

Yours truly,

Rose Kuhlmann



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