

David Sebesta . Home Place . PO Box 11089 . Hilo, HI 96721

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

Dear Secretary Johnson,

At Home Place, where I am the manager, we have been selling furniture since 1988. Our business has suffered a shocking decline over the last two years. We have been forced to reduce our staff and our salaries. We are searching for ways to trim costs and looking for every dollar we can save.

Having already reduced staff and salaries, we are targeting other expenses including interchange card fees. These fees are about the only thing left that we can cut. We are unable to control our increased shipping costs since we are limited to using only three shippers because of some archaic law. We do not want to become a statistic like the other fifteen percent of local businesses that have closed.

We sincerely request that you implement the proposed limit of twelve cents for debit card transactions. This might be a drop in the bucket, but at least it would be a beginning. Remember that small businesses are the backbone of America.

Regards,

A handwritten signature in black ink that reads "David Sebesta" followed by the date "2/10/2011". The signature is written in a cursive, flowing style.

David Sebesta