

Lorraine McDonald . Hair Options . 2804 John Hawkins Pkwy . Suite 102 . Birmingham, AL 35244

Feb 03, 2011

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

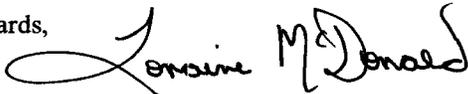
Dear Secretary Johnson,

Durbin's Amendment to the Wall Street Reform Act is an admirable idea for small businesses. It will enable us to grow our businesses because we will no longer be paying the outrageous debit card swipe fees that we are paying now. Because my business, Hair Options, caters to cancer patients and is able to help them during a very difficult time in their lives, I sincerely pray that the twelve cent debit card swipe fee is enacted as proposed.

Streamlining the bank fees that we are charged would be a very welcomed change. Honestly, it is very difficult to figure out who gets what, because everyone wants a piece of the pie. I simply want to be able to put smiles on the faces of even more customers. By reducing the fees, I would be able to lower my prices. Having been in this business for nearly five years, I am very fortunate to be able to fill this need for my customers. It is an extremely gratifying job indeed.

About sixty percent of my customers pay with credit or debit cards, and those are split about half and half. It is unfortunate that insurance does not cover the entire cost for these people; however, that is a different subject entirely. Please be vigilant and do not allow Durbin's Amendment or the Federal Reserve rule to be stripped from the reform.

Regards,

A handwritten signature in black ink that reads "Lorraine McDonald". The signature is written in a cursive style with a large, looping initial "L".

Lorraine McDonald