



14532 West Center Rd  
Omaha, Nebraska 68144

402/697-5155

Andrew Holt  
Eileen's Colossal Cookies  
14532 W Center Rd  
Omaha, NE 68144-3218

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

Dear Secretary Johnson:

Please make a final ruling at the end of this month in favor of the proposed twelve-cent per transaction debit card swipe fee. Debit card transaction rates seem to have tripled over the last eight years rates, and the fees we are paying have become too much. If we continue to allow the credit card companies and banks to charge escalating unfair fees, it will put companies like ours out of business.

My wife and I have owned our decorated cookie franchise since 1996. We make giant cookies for any occasion, birthdays, or special event. Each day in our bakery, we accept debit and credit cards numerous times. At the end of the month, we shell out huge amounts to the credit card companies.

Since the economic downturn, people are keeping a tighter hold on their wallets, and our business has slowed. We cannot afford to pay any more revenues to satisfy the excessive demands of big banks and credit card companies. Lowering the current debit swipe fee rates will go a long way toward helping all retail business owners decrease expenses during these challenging economic times. Please rule in favor of the twelve-cent fee cap.

Your constituent,

Andrew Holt

A handwritten signature in black ink, appearing to read "Andrew Holt", written in a cursive style.