

Mitchell Booth

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Love Whole Foods Cafe and Market

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275 Williamson Blvd

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Ormond Beach, FL 32174-5992

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

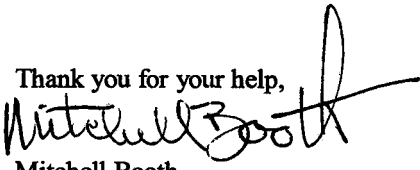
Dear Secretary Johnson-

Debit cards are used for a significant amount of my local whole food sales in both the market and the café. The fees that I am paying each month continue to escalate, which poses a problem for us and many other small businesses. Credit card companies are making unfair money on transaction fees, hand over fist.

The high fees that credit card companies choose, without justification, are non-negotiable. To this point, small business owners like me have just been taking the hit on the chin. I am glad to finally see restrictions placed on debit card swipe fees.

Restricting fees to a maximum of twelve cents per debit transaction for the purchases made in my store is a win for all retailers. This ruling is a great move toward making the payment markets fair. Do not allow the negative tactics of big banks and their lobbyists to sway the Federal Reserve otherwise.

Thank you for your help,



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