

Jan 31, 2011

**Christopher Brown
Browns Pharmacy
PO Box 308
Unadilla, NY 13849-0308**

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

Dear Secretary Johnson,

The money that small businesses have to pay out in debit card fees could be used to improve their businesses. Today, I would like to let you know that I am against these fees increasing any further. Already, we've been hit pretty hard economically, and we do not need any other frivolous fees to throw us backwards.

For the past seven years, I have owned and operated a retail pharmacy called Browns Pharmacy. We are located in the very rural area of Unadilla, New York. Just like most other businesses, we do not have a choice but to accept debit cards. This method has been an ever increasing popular way to conduct business, and we to provide the service for our customers.

While I realize that there will always be a fee for providing credit/debit card services to our customers, it is my hope that you will continue to work on regulating these fees. They should not be allowed to be more than necessary. Help keep our business profitable so that we can continue to contribute to our recovering economy. Please continue supporting swipe fee reform in the Wall Street Financial Reform Act and the Federal Reserve rule, as well.

Best regards,

Christopher Brown

A handwritten signature in black ink, appearing to read 'Chris Brown', with a long horizontal line extending to the right.