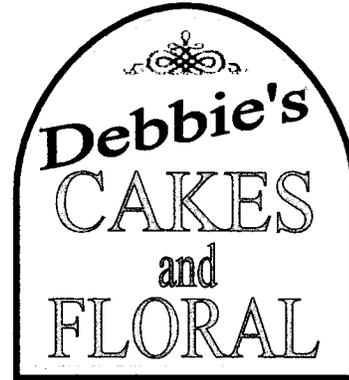


Debbie's Cakes and Floral



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

Dear Secretary Johnson:

For the past eleven years, I have worked on building and expanding my Floral and Gift Shop. The Federal Reserve's proposed 12 cent cap on debit interchange fees per transactions will allow me to put a little extra money into advertising or upgrading the appearance of my shop. This, in turn, will help me to grow my business even more.

Currently, about 30% of my customers take advantage of paying with a debit card. The enactment of this ruling may not be a huge reduction in my overall expenses, but it will be a reduction. Every penny I can save and reinvest in the business is beneficial.

Ensuring that business owners are given fair pricing on expenses is a great step towards boosting our economy. Capping the debit card interchange fees is a good way to start. I look forward to continued efforts on reasonable pricing for interchange fees.

Thank you,

Debbie Kernick

A handwritten signature in black ink that reads "Debbie Kernick". The signature is written in a cursive style with a large, looping initial "D".