

Fallon Golf Course
2655 Country Club Dr.
Fallon, NV 89406

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

Dear Secretary Johnson-

The Federal Reserve's proposed cap on debit interchange fees will be very beneficial for our company. With anywhere from 50 - 60 % of our customers paying with debit and credit cards, the interchange fees are just too much. One way we have compensated for the increased interchange fees is by simply not accepting debit and credit cards for large purchase items such as our membership dues.

Any reduction in our expenses is beneficial. The less we have to pay, the more we have to invest in the golf course, country club or restaurant. Having the additional funds to invest in the business will help us to increase and grow Fallon Golf Course.

When the limit on interchange fees goes through this June, business owners everywhere will finally get a bit of a break. This will also help give our economy the helping hand it needs. By having additional revenue to work with we could potentially hire more people in turn reducing our unemployment rate. Your continued efforts at keeping interchange fees affordable are appreciated.

Thank you for your help,


Jeff Lockwood