

Feb 14, 2011

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

Dear Secretary Johnson,

Optical Designs has been a part of the Beverly Hills, Michigan community for more than thirty years. We sell and manufacture eyeglasses and provide eye exams. As one of the owners here, I was happy to hear that the Federal Reserve Board is taking action to help small businesses by lowering debit swipe fees. Anything that can be done to help small businesses is good as far as I'm concerned.

Just like most businesses today, we accept debit and credit cards. It would be safe to say that about half of our sales are done with a plastic card. Let's face it, consumers feel that using a card is simple, safe and easy. What most of them do not know is that retailers are being charged a fee every time they buy something with plastic. The fees can really add up at the end of the month and eat into our revenue.

In closing, I would like to encourage you to keep the proposed rule in the Wall Street Financial Reform and Consumer Protection Act. This rule would help protect small businesses from predatory credit card companies and banks. I hope we can count on your active support.

Best,

Roy Knoerr

A handwritten signature in black ink that reads "Roy Knoerr CEO". The signature is written in a cursive, flowing style.

Roy Knoerr
Optical Designs
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