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Front Row Kitchens, Inc.

2/10/11

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

Dear Secretary Johnson,

Debit and credit cards are becoming a way of life for consumers. However, the fees that come with them often turn merchants away from accepting them. Personally, I feel that credit card vendors should not be able to charge enormous fees every time someone swipes their card. Therefore, I am in favor of the proposed rule to limit these charges on debit transactions.

For the past twenty-five years, I have owned and operated my business, Front Row Kitchens, Inc. We are a design and remodeling firm and sell and install kitchen cabinet and counters. Our customers would like for us to accept cards, but we never have, simply because the large fees that are associated with them. Already, the economy has been tough. We simply cannot afford to give a large percentage of our revenue to credit card providers.

It is my hope that you will implement the proposed rule into action. Credit card companies should not be allowed to charge more than what it actually cost to process each transaction. If fees are regulated, more businesses would be more apt to accept them.

Best,

Barbara Laughton

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