

Feb 01, 2011

Jill Brain
Lake's Deli
PO Box 34
Circleville, NY 10919-0034

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

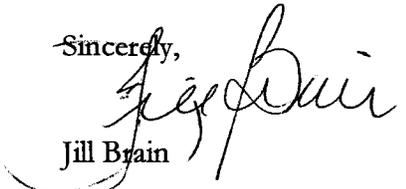
Dear Secretary Johnson-

For the past eighteen years, we have run our little family owned deli in a little town in New York State. We stay open three hundred and sixty-five days a years, including Christmas. However, we do not accept debit or credit in our restaurant. If people need access to cash, we have an ATM in the corner.

If I started accepting debit cards, I would have to raise prices. In this economy, I am not willing to do that. We may be losing some business because of it, but with the fees that credit card companies currently charge, we cannot justify it.

My husband and I strongly support a reduction in debit card swipe fees. Twelve cents per transaction is a far more reasonable amount. At that rate, we may just start accepting debit cards, which could help our business significantly.

Sincerely,


Jill Brain