

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

Dear Secretary Johnson,

As a successful small business owner for the past 30 years, I am quite happy about the Federal Reserve's efforts to lower the cost of the debit card interchange fees. In one of my two businesses, my glass company, we have very few credit or debit card transactions. However, when we have debit and credit transactions, they are for high priced items, and the interchange fees are extremely high. In my other business, electric wholesale, on the other hand, about 50% of our customers pay with debit or credit cards.

Even a small savings in our interchange fees will substantially help the bottom line of both of my companies. These reasonable rates will not only help to improve my companies but will improve the efficiency of businesses across the country. This is exactly what our nation's business community needs to once again thrive.

It is imperative that the Federal Reserve's rule to cap debit card fees at twelve cents is enacted this June. Our small business community needs this boost. When small business succeeds, our nation succeeds.

Best regards,



Dwight Anderson