

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

Dear Secretary Johnson:

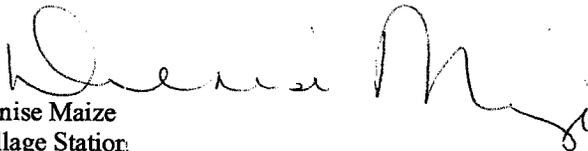
Interchange fees that are associated with debit cards are choking the life out of small businesses these days. It seems that they steadily creep upwards. For this reason, I hope that you will continue supporting the proposed rule that is tied to the Wall Street Financial Reform and Consumer Protection Act. Regulating these fees where they can be no more than twelve cents per transaction seems fair and reasonable.

Currently, I am the manager and book keeper at Village Station in a rural area of Columbiaville, Michigan. As a gas station and convenience store, we clearly have no choice but to accept debit cards. A vast majority of the customers that walk through our door carries a debit card. Most of the time, they are not even aware they we are charged a fee when they swipe their cards.

Already, we are one of the hardest hit areas economically, and our business has definitely suffered. Thousands of locals have lost their jobs due to the automobile industry. The last thing we need is to have to shut down our doors because of frivolous, unnecessary fees. Continue your good work and help get this swipe fee reform in place.

Yours truly,

Denise Maize

A handwritten signature in cursive script that reads "Denise Maize". The signature is written in black ink and is positioned above the typed name and address.

Denise Maize
Village Station
4680 Water St
Columbiaville, MI 48421-9162