

Dunn & Seibert

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

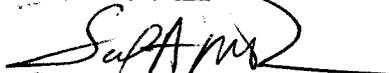
Dear Secretary Johnson:

We have been in business for seventy-five years, and that is saying something for any business, nowadays. The banks did a stellar job by causing trouble with our economy; otherwise, there never would have been a need for Wall Street Reform in the first place. Now, we need to go the extra step and ensure that the rule for a twelve cent swipe fee does not get bullied away by big bank lobbyists.

Honestly, I am unsure of what percent of our business is a purchase made with debit cards. However, with the country's overall economy in the state that it is in, every business is walking a virtual tightrope. Because we specialize in appliances, both sales and service, they are not always at the top of the list when people choose where to spend their money.

It would be wonderful if we could hire more employees and even expand our business. But between all of the bank fees and other monies that we have to pay in both taxes and licenses, we are lucky to stay afloat. Please help us improve our bottom line and make sure that this rule is passed.

Your constituent,


Sam McPherson