

Jan 31, 2011

Anne Kramer

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Java Boulevard

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1 Java Blvd

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Nunica, MI 49448

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

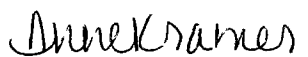
Dear Secretary Johnson-

Knowing that the proposed 12-cent cap on debit purchases is coming is good news for our coffee shop. Java Boulevard has been in business for 10 years, and I have personally been with the company about 5 years. Currently, about 35 % of our customers pay with debit cards.

As the manager of the coffee house, cost savings are a huge help whenever they become available. The more money on-hand to put back into the business, the better. This fee limitation will save a significant amount of money, and I hope that you will support it.

Seeing that the Federal Reserve has taken the initiative to keep the interchange fees at a reasonable rate is a promising sign for businesses across the nation. Please ignore any efforts to modify or remove this rule. We encourage your efforts to keep these fees at a reasonable level.

Thank you for your service,



Anne Kramer