

Allen Ewoldt . Ewoldt's Grocery . PO Box 51 . Thedford, NE 69166

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

Dear Secretary Johnson,

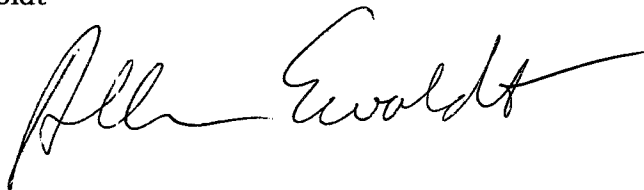
For the past nine years, I have been the proud owner of a full-line grocery store. Over the years, I have seen credit and debit card swipe fees gradually increase to a point that is really getting expensive for business owners like myself. It is my sincere hope that you will continue to support small businesses and see that these fees are regulated.

More and more of my customers are paying with their debit cards, which is costing me more money. Currently, I am paying fifteen cents per debit card swipe. These fees really add up at the end of the month. If something is not done to regulate these fees, there is no telling how high they will get.

It seems to me that our card providers are not doing anything to deserve making a killing off of us. Everything is done electronically; therefore, they are charging much more money than it actually costs to process these cards. Please, do everything that you can to ensure us that these swipe fees will be limited, and ensure that increases are avoided in the future.

Regards,

Allen Ewoldt

A handwritten signature in black ink, appearing to read "Allen Ewoldt", with a long, sweeping horizontal stroke extending to the right.