

Miller Bros.

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

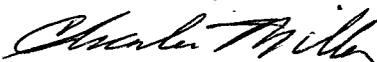
Dear Secretary Johnson:

It has been forty years since my brother David and I took over the family business from our father. We are thankful that throughout the economic ups and downs, we have been able to keep the business afloat. It is hard to see so many stores that were once run by small business owners just like us being shut down. There is a great deal of support that the banks have been offered, especially with government bailouts. All too often, however, there is not much help for the little guy.

Without regulations, banks will continue to take advantage of small business owners, just as they have done in the past. Plastic seems to be a popular way to pay these days, and my bank would definitely like to see more check card processing. Fortunately for our bottom line, it is not a large part of our business. However, I am constantly talking to other business owners who are being gouged by bank fees. Because of that, I have no desire to encourage my customers to pay with debit cards until bank fees are set at reasonable limits. I find it encouraging that Congress and the Federal Reserve have taken steps to support small businesses.

Many businesses have been hit hard in recent years, and with inflation so high, it is more costly than ever to run a business. Taking action to help business owners is definitely a step in the right direction. Take a stand against unfair bank charges and continue to support the regulation of swipe fees.

Your constituent,



Charles Miller

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