

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

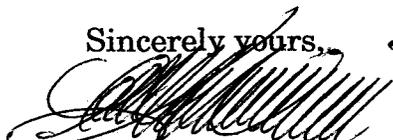
Dear Secretary Johnson,

With 80% of my customers choosing to pay with credit or debit cards, the Federal Reserve's proposed cap on debit card interchange fees was music to my ears. I have tried to absorb the additional costs of interchange fees and not pass on the increased expense to my customers. It is not easy, though, and any time expenses are lowered, it helps.

Allowing the proposed interchange fee limitations to go through will help me to improve and expand my business. This would give me the opportunity to buy a wider variety of products to offer my customers. Of course, it would also improve my bottom line, which is every business owner's dream.

As a business owner, I encourage you to keep the proposed debit card interchange fees at a reasonable rate for all business owners. Help to make our dreams a reality. Do not give in to pressures to adjust this ruling.

Sincerely yours,



Kelli Mankowski