

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

Dear Secretary Johnson-

My dad opened Double DD Meats fifty-six years ago and it has been in the family ever since. We sell meats and specialty items. Ironically, the bad economy has been good for us, since more people are eating at home. However, even though we have more customers, our profits have decreased because of increasing expenses.

It was shocking to open my December banking statement and find that we owed \$5,000 in debit and credit card fees for the month. That is a lot of money for us. I was very pleased to hear that the Federal Reserve has recently ruled that the debit card transaction fee should not top twelve cents. I believe this will mean significant savings for us, money that we could put back into the store or pass on to our fifteen employees in the form of increased wages.

Our store has survived and thrived because we meet the needs of our customers and give good personal service. My hope is that my children will manage the store and it will be here for another fifty years. Your attention to small business at this crucial time in history is a great investment. Healthy small businesses will contribute to our economy and make for a healthy America. Thank you for your help in seeing that the twelve cent rule is implemented.

Thank you for your service,

Kim Nygard

A handwritten signature in black ink, appearing to read "Kim Nygard". The signature is fluid and cursive, with the first name "Kim" being more prominent and the last name "Nygard" written in a more compact, flowing style.