

DOG PARK CAFE

Natural Pet Food Market

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

Dear Secretary Johnson,

Five months ago, I opened Dog Park Café. So far, business has been good and I am hopeful that we have enough of a niche market to continue to do well. Looking ahead, we already have about 30% of our customers paying in debit cards alone. Your proposed cap on debit transactions can only be beneficial to all businesses. As a new business owner, I am still learning the ropes. My goal, just like any other business owner, is to be successful and have enough profit to invest back into the company and community. The decrease in transaction fees will give small business the advantage they need to do this. The more profit we as business owners have, the better we can serve our customers and community.

Right now, I have four part-time employees. Soon, I hope to have the increase in business I need to hire more. Jobs have been scarce for some time now, and if things go as planned, I will be able to make my contribution in decreasing the unemployment rate. Every effort we can make is beneficial, yours included. It is imperative that you do not allow anyone, namely the credit card companies, to deter your decision to cap debit interchange fees this June.

Best regards,

Jac Reiter



Jac Reiter

Dog Park Cafe