

Donna Brooks

Ozzie's Crabhouse

4391 Dixie Highway NE

Palm Bay, FL 32905

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

Dear Secretary Johnson-

The fees small retail operations have to pay to the processing companies that handle their debit and credit card transactions are too high. The restaurant called Ozzie's Crabhouse where I have worked as a manager for the past fifteen months is definitely feeling the sting. I am keenly aware of the fees we owe each month, and they are simply too high for the service we are receiving. These fees take a toll on our profits, and it is time the greed of the processing companies is curtailed. This can be done if the Federal Reserve moves forward with the twelve cent ruling on debit card transaction fees.

Ozzie's Crabhouse is a small operation, and the business is going through some tough economic times. Even though winter is typically a busy time for us with vacationers, our business has been slow. The economic recovery is not currently evident in this area. It seems the customers we do have are becoming more and more dependent on credit and debit cards to make their purchases. Consequently, on top of lower profits, we must continue to contend with high processing fees.

Although we are small, we employ over thirty individuals in this area. The jobs we provide to the community are important to us and we do not want to end up in a position where we have to layoff individuals to make ends meet. You can help us by implementing the twelve cent limit on debit card transactions and also by continuing to monitor the practices of the processing companies.

Thank you for your service,



Donna Brooks