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Representative Greg P. Walden
843 East Main Street, Suite 400
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Representative Walden:

Twenty-two years ago, when I opened Huffman's Select Market, I expected to work hard, build my business and eventually slow down and retire. Today, I am in my sixties, but to survive I have to work as hard as I did back in my twenties. I would never have dreamed that I would be in the situation that I am today. Small business in this country is not in a good place, for a lot of reasons, and we need some help. We do not expect or want government handouts, but we do deserve a level playing field. Your ruling to limit debit card transactions to 12 cents per transaction is a step in the right direction.

We are a small grocery store, and at our peak, we had eleven employees. Today, we have to get by with five and, in general, do more with less. A lot of our customers use plastic, and the debit and credit card fees that we pay are significant. This is one of many expenses that have increased dramatically over the years. We will welcome this fairer interchange fee. As a business owner, I also welcome the right to set a minimum purchase that my customers need to make in order to use plastic. This will keep us from losing money on many transactions.

Please hold firm and resist the lobbying efforts of the big banks and credit card companies. The changes you have proposed are right and logical and will benefit small business at a time that it is truly needed. We appreciate your help.

Thank you,

A handwritten signature in black ink, appearing to read "Blaine Huffman", written over a horizontal line.

Blaine Huffman