

Lee Ann McDonald

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Wesley Drug Co

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P.O. Box 160

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Liberty, KY 42539

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

Dear Secretary Johnson-

Wesley Drug Co. has been here for fifty years and under the current ownership of Johnnie Dando for thirty years. As the manager, I try to watch costs. One expense that needs to be reduced is our interchange card fees.

We operate as efficiently as possible, with three pharmacy techs and two pharmacists.

Until three years ago, we did not even accept cards. Now we are seeing more and more customers pay with cards. We are fortunate that our business has been steady, since people always need medicine. We have, however, raised prices on some medications. Sometimes we have lost money. Our card fees last December ran 145 dollars. Because we have very low margins, these fees have a negative impact on our bottom line.

In looking for ways to increase our profits, we are considering setting a twenty-dollar minimum purchase before accepting cards. We also support the proposed reduction in debit transaction swipe fees. Small businesses with small profit margins need to cut expenses wherever they can.

Thank you for your service,

Lee Ann McDonald