

Pat Fennell

---

Trudo's Religious Store

---

624 W Avenue N

---

San Angelo, TX 76903-8355

---

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

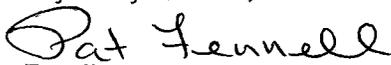
Dear Secretary Johnson-

With consumer confidence weak, and so many folks out of work, businesses like mine need help. One of the hurdles we face is the increasing credit and debit card fees. The proposal to lower debit card swipe fees is a step in the right direction. Please show your support for the small business community.

In 1982, I took over my mother's store, Trudo's Religious Store. We sell religious, church, and inspirational goods, including gifts, books, and music. Most of my customers pay with plastic and the swipe fees cut deeply into my profits. If it were cheaper to accept debit transactions, I would certainly consider getting the extra equipment for my store. In addition, if I had the extra money to put into my business, I would consider expanding and hiring more employees.

Small businesses play a key role in economic recovery. We create the vast majority of American jobs. The proposed cap on swipe fees is a positive change, and one that small business owners will welcome. Please work to make sure this rule is put into effect quickly.

Thank you for your service,

  
Pat Fennell