

Kelly Stone . Stones Maytage Home Appliance Center . 10 Tower Road . Belgrade, MT 59714

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

Dear Secretary Johnson,

The cost of debit swipe fees is really putting a damper on small businesses like ours. It is good to know that the Federal Reserve Board is working toward lowering these fees. Already, the economy has influenced us, and we are in need of a break.

My husband, Jeff, and I own a mom and pop operation located in Belgrade. Currently, we accept major cards and pay a percentage per swipe. The amount we pay varies month to month, but it usually ends up being anywhere from 80 to 100 dollars per month for us. This money could be used to help pay our bills.

Lowering the debit swipe fees would be a big help to small businesses across the country, giving us a small break as we try to recover from a recessed economy. Please do whatever is necessary to ensure that the proposed rule stays intact. Your support is greatly appreciated.

Best,

Kelly Stone

A handwritten signature in cursive script that reads "Kelly Stone". The signature is written in black ink and is positioned below the typed name.