

Joy DeAvila

DeAvila's Catering Inc.

371 Weir St.

Taunton, MA 02780-4233

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

Dear Secretary Johnson-

Debit card fees are getting out of hand today. Therefore, I would like to take this time to urge you to move forward with the proposed rule that is in the financial reform legislation to help lower these fees. Large banks and credit card merchants are taking money right out of our pockets.

DeAvila's Catering, Inc. is a family-owned business that has been in operation for twenty-seven years. About a fourth of our customers use some type of card. The swipe fees really add up quickly. Unfortunately, we have had to raise our prices in an effort to cover the swipe fees.

If we did not have to contend with these excessive swipe fees, I could be using this money to put back into the business. I could hire more employees so that I would not have to work quite as hard as I do. It is my hope that you will consider the tight spot these excessive fees place businesses in, and work towards regulating them to a fair and reasonable rate.

Thank you for your service,

Joy DeAvila

A handwritten signature in cursive script that reads "Joy DeAvila". The signature is written in black ink and is positioned to the right of the typed name.