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Feb 22, 2011

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

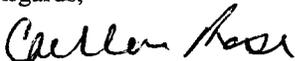
Dear Secretary Johnson,

The cost of doing business includes many things such as credit and debit card swipe fees. However, there is no reason for excessive fees that do not reflect the actual cost of processing. The Wall Street Reform and Consumer Protection Act includes a provision for debit card swipe fee reform that will put a cap on these swipe fees of just a few cents per transaction.

The Old Pioneer Store and Emporium has been in business for 40 years, and I have been the owner for 22 of those years. We specialize in gifts and collectibles such as old-fashioned candies, scented candles, gourmet chocolates and unique gift baskets. A flat fee for card swipes will simplify the finances of running a small business such as mine as well as save me money each month.

Many small businesses struggle to stay afloat, and this measure would help them to do so. Please protect the Act, and ensure that all of the provisions are enacted. Small business owners across America need this right now.

Regards,



Carleen Rose