

**Gus Middendorp
Dutch Oven Bakery & Coffee Shop
12 E 7th St
PO Box 683
Platte, SD 57369**

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

Dear Secretary Johnson,

My coffee shop is located within a grocery store. Although the grocery store takes both debit and credit cards, we do not. We have discussed taking them, but have always decided against it because of the associated fees. However, should Durbin's amendment pass, we would definitely consider installing a swipe machine because the fees would be more reasonable and more closely monitored.

We were not affected much by the recent economic downturn. Actually, as you may know, South Dakota is one of the few states not negatively impacted by it. Nevertheless, it would be a welcome change for us to not lose incidental sales simply because we do not take credit and debit. We would like to be able to have those sales that otherwise go to the grocery store.

After sixteen years in business, I would have to say that we are definitely holding our own. Having controlled swipe fees that would allow us to install a swipe machine could really make a huge difference for us. Please ensure that Durbin's amendment is implemented, for the good of all businesses.

Best regards,

Gus Middendorp

A handwritten signature in cursive script that reads "Gus Middendorp".