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

Dear Secretary Johnson:

Today, I would like to take the time to encourage you to help regulate swipe fees. Small businesses throughout the nation are being bombarded with unnecessary fees from credit card providers every time customers choose to pay with their cards. These fees are creating unnecessary burdens for small business owners.

As the owner of a florist, Vogel's Flowers, I accept debit and credit cards. At this time, I mostly get credit cards. While my fees are now manageable, I know that some businesses struggle with them. In today's market, most businesses have no choice but to accept cards because it has become a way of life over the past few years.

It is my hope that you will continue to support our nation's small businesses. The proposed rule in the recent financial reform legislation will do a lot to improve the swipe fee situation. Businesses will be more likely able to afford twelve cents per transaction than the percentages they now pay.

Thanks,



Kim Kamp