

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

Dear Secretary Johnson-

As the manager of a third-generation family-owned pawnshop, I think that the credit and debit card processing fees are outrageous. More and more people are using cards, especially debit cards, to pay for their purchases. This means that our fees are increasing as well.

Now that the state is using debit cards for unemployment payments and H & R Block is giving tax refunds on debit cards, we see more debit cards and less cash. It is imperative for our business to accept these cards. In addition, because we deal with lower-income people, we cannot set a minimum purchase for purchases made on a card.

It would be great to see the cap on debit card swipe fees go through. This would help businesses budget for the cost. It is impossible to budget this expense now since the amount varies so widely. Please see that the ruling goes through quickly.

Thank you for your service,

Pam Tillery

