

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

Dear Secretary Johnson,

Banks take advantage of retailers by charging ever increasing fees. They profit at our expense without regard to the effect it has on the economy, especially now with so many small businesses struggling. The swipe fee reform that places a cap on these costs seems like a fair solution to the problem.

I am the second generation in my family to run this home and auto glass shop. Our business is managing to hold on despite the economy, but we do help offset the cost of debit fees by requiring a ten-dollar minimum purchase. Since the reform bill will also allow us to set a minimum on credit purchases, we may do that if it helps offset costs.

I would like to be able to put any savings on these charges back into my business and pass them on to my customers. If many businesses are able to do this, it should help improve the economy as a whole. I urge you to ensure that the swipe fee reform is kept strong so that small businesses like mine can benefit from it.

Best regards,

Craig Johnson

A handwritten signature in black ink that reads "Craig Johnson". The signature is written in a cursive, flowing style with a large initial "C".

Johnson Glass & Mirror
3618 Fairmont Pkwy
Pasadena, TX 77504-3008