

Blane Stouffer
Moore's Interiors
201 South Broadway Street
Aberdeen, WA 98520-6212

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

Dear Secretary Johnson-

In this economy, every day is a challenge. Small business owners need all of the help we can get. The Federal Reserve's decision that debit card transactions should cost no more than twelve cents will save most of us a lot of our own money.

Moore's Interiors has been in business for eight years and I have been manager for the entire time. Sales started sliding about three years ago. We downsized from seven to five employees and took a long, hard look at all of our expenses. The money we pay so that our customers can use debit cards is significant and the regulation you have proposed will help us continue to provide the services our customers expect, while still enabling us to make a profit.

Recently, I had a long conversation with the owner of the coffee shop across the street. The down-turn has really hurt her and she is not sure how much longer she can hang on. Lower interchange fees will no doubt help her bottom line as well as mine. Thank you for looking out for small business by supporting the twelve cent limit.

Sincerely,

Blane Stouffer