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

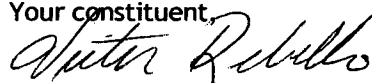
Dear Secretary Johnson:

Small business owners all over the country appreciate the move made by the U.S. Senate to reduce the fees that companies can charge retailers when their customers use debit cards. It is vital that these amendments to the reform package remain intact in order to bring our costs down and offer relief in a struggling economy. When faced with high fees, we must pass that cost onto our customers or make cuts elsewhere. In the worst case, this can even mean laying off an employee. At a time when unemployment has been reaching new highs, each job is important.

Roger's Wallcovering & Paint has been in business for more than 100 years, having been passed down through our family. We make every attempt to keep our prices low and reasonable. However, when the majority of our business is on plastic, we are faced with high merchant fees each month. Sadly, I have been forced to pass those costs onto our customers through higher prices.

Limiting the merchant fees to a reasonable amount decreases the burden on business owners so we can make our customers the first priority, while keeping our expenses manageable. Help support the small businesses of this country that are employing thousands of workers by keeping the merchant fee limits in place. We are looking forward to the relief.

Your constituent,



Victor Rebello