

02/07/2011

Deb Karpfinger

The Flower Lady

1460 Underwood Ave

Milwaukee, WI 53213

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

Dear Secretary Johnson-

The interchange fees that come with accepting debit and credit cards are quite expensive today. Credit cards have become a very popular way to pay for purchases over the past few years, and most of us do not have a choice but to accept them. Therefore, I encourage you to keep supporting the proposed rule to limit the fees associated with theri.

This May, I will have been in business for seventeen years. We are a full-line service florist serving Metro Milwaukee. In addition to flowers, I sell green and blooming plants and a wide selection of greeting cards and unique gift items. Many of our customers choose to pay with cards. Fees can really add up at the end of the month, and that money could instead be put to good use within our businesses.

Many small businesses have struggled to stay afloat during our troubling economic times and simply cannot afford to keep dealing with ever increasing swipe fees. It is time to step in and fight for small businesses. After all, we have been the backbone of the American economy for a long time. Please do everything you can to lower these fees.

Thank you Deb Karpfinger

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