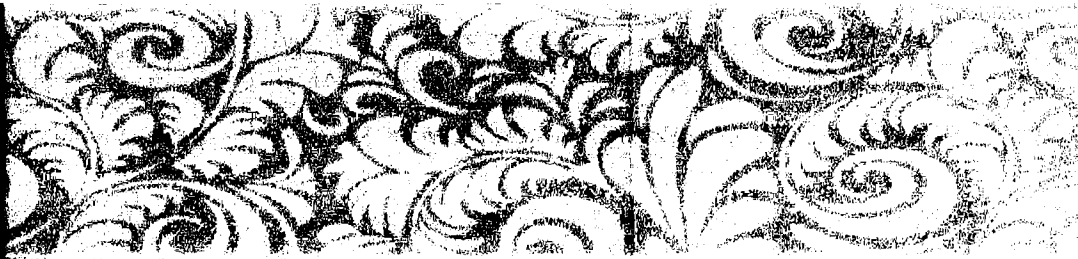


WELLINGTON'S
Café & Catering Company



David Frazier . Wellington Cafe and Catering Company . 2153 Greenbriar St. . Charleston, WV
25311-9623

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

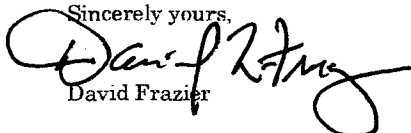
Dear Secretary Johnson,

The fees that I must pay to the processing company that handles the debit card transactions are just too high. I truly feel that the small retail businesses that need these services are being exploited by large corporations that have a stronghold on the debit and credit card industry. Unless the Federal Reserve takes action to implement a limitation on debit card swipe fees, they will likely rise higher and higher.

Last April, I opened Wellington Cafe and Catering Company. Business has been fairly steady for us, and I cannot complain. Most of my customers rely on either debit or credit cards to pay their bills, though, and currently I must pay back somewhere between fifty to seventy-five cents on each debit card transaction. While that may not sound like a lot to you, it can be a quite a large percentage on a small transaction, and my sales bring quite a large profit to the processing company each month.

I do manage to keep my business in the black despite the economy and these fee charges, but I just do not think these charges are fair. There simply is no justification for the rates at which these fees have increased. The Federal Reserve must move forward with this ruling and put a stop to this nonsense. Processing companies need to know that these fees are hurting small business owners and that they must be required to charge fair prices for their services.

Sincerely yours,


David Frazier