



Sights & Sounds, LLC

Radio Shack Dealer
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Terri Brown
Sights & Sounds, LLC
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Alva, OK 73717-2223

Secretary Jennifer Johnson
Board of Directors of the Federal Reserve
20th St & Constitution Ave NW
Washington, OK 20551

Dear Secretary Johnson,

Sights & Sounds has been in operation since 1977. It is a family run business owned by my husband, Gary & I. For the past few years, our sales have declined due to the rough economy. We have to watch expenses and are especially concerned about high credit/debit card fees.

Our interchange card fees range from one to three percent. In fact, we paid almost \$1000. for these card fees just last month. The fees are huge and bad for our profitability.

Small business owners need help from the government to regulate these card fees. We are glad to have the ability to set minimum purchase requirements for card purchases. However, implementation of your proposal to limit debit card fees to not more than twelve cents per transaction will definitely improve our bottom line.

Thank you for your help.

Terri Brown