

Rob Albers . Ed's Rexall Drug . 2701 S. 10th St. . Omaha, NE 68108

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

Dear Secretary Johnson,

It is essential the Federal Reserve endorses the twelve cent limit that was called for last month on debit card transactions. Many Americans have become dependent on debit cards to pay for their transactions, and the processing companies have been taking advantage of this dependence by charging the retailers, who offer this form of payment, incredibly high fees. This ruling will finally put a stop to this.

I own Ed's Rexall Drug store and have been in business for quite awhile. Of course, frequently my customers use some sort of debit or credit card to make their purchases. The fees I must pay to the processing company seem to be taking more and more of my businesses profits each month.

Given the slowdown in the economy, the excessive greed of the large credit companies simply is not welcome. Limitations must be placed on the debit card swipe fees or the processing companies will just take more and more of my profits. The rule the Federal Reserve has proposed makes sense and should be implemented as it stands.

Regards,

A handwritten signature in black ink, appearing to read 'Rob Albers', written over a horizontal line.

Rob Albers