

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

Dear Secretary Johnson,

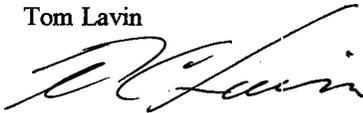
The financial reform bill will finally put some restrictions on the out of control banks. For too many years now, the banks have set fees and small business owners have had no choice but to pay them. While banks need to make a profit, setting a reasonable rate that does not allow them to make billions on the backs of small businesses is the best thing that has happened for small business in a long time.

This pharmacy business has been in my family for 130 years, and I am the fourth generation to be running it. The economy is already taking a toll on us, and things are very tight. We pay over \$1000 dollars a month in fees, so the reduction will mean a significant savings for us.

In the pharmacy business, about 95 percent of our sales are done through insurance, and they set the price. We have a slim profit margin already, and these fees really eat into it. Please make sure that the reduction in fees is finalized at the proposed twelve cents per transaction, and give small businesses the chance to do business without these unreasonable charges.

Best,

Tom Lavin

A handwritten signature in black ink, appearing to read "Tom Lavin", written in a cursive style.

Tom Lavin
Davis Pharmacy
5 W Cherry St.
Vermillion, SD 57069