

John Boff  
Owner  
Medicine Shoppe  
760 Merrimon Ave  
Asheville, NC 28804-2456

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 truly sad that so many citizens in the greatest country in the world cannot afford to stay healthy. My pharmacy has been impacted by the recession right along with everyone else. If your small businesses do not stay profitable, nobody will. Because it will help all Americans, I urge you to set the debit card swipe fee cap low.

For several years, I worked in a chain pharmacy and saw the need for more interaction between the pharmacist and customer. In 1992, I opened my own pharmacy with the aim of offering each patient one-on-one interaction with attention to their unique individual needs. Because of this, I employ a generous staff of eight. We are a compounding pharmacy, so we custom-mix medications on site.

Credit and debit card transactions make up quite a bit of my business. I am pleased to know that the important issue of excessive debit card swipe fees is being addressed. Please work toward getting the fees down as low as possible.

Yours truly,

John Boff



*I pay over \$2000 per month in charge card and debit fees. I receive no benefit from this expense, it is forced upon me for the benefit of banks and charge card companies.*