

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

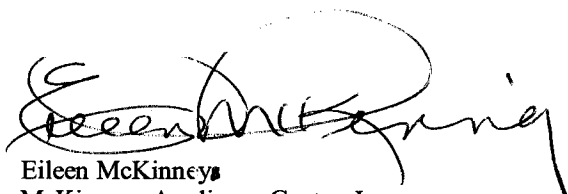
Dear Secretary Johnson:

It has been thirty-eight years since my husband, Jim, and I opened McKinneys Appliance Center, Inc. and we now have two locations. We feel very fortunate because people will always need major appliances, regardless of the economy. Consequently, we have fared better than most in the last few years. However, we could save a great deal of money if interchange fees became regulated. We want to lend our full support toward that effort.

Right now, we are paying forty-four cents per transaction, so a lower fee would make a huge difference. The money saved would be very beneficial, not only for our business but for other business owners as well. Everyone uses debit cards today; even I use one for shopping. Therefore, there is no choice when it comes to whether to accept them in your business. Either accept plastic or your customers will take their money elsewhere.

There are many industries that have taken a beating in the current economy, especially restaurants and the construction business. You can see empty stores in any part of the country, and most of them once were small businesses. Taking action to lower staggeringly high fees will benefit small business owners who are simply trying to continue to operate or even to expand. We hope that we can count on your support in keeping the ruling intact and finally getting the regulation that has been needed for so long.

Thanks,

A handwritten signature in black ink, appearing to read "Eileen McKinney", with a large, sweeping loop at the end.

Eileen McKinney  
McKinneys Appliance Center, Inc.  
6723 Martin Way East  
Olympia, WA 98516