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STEAMING FOR BALTIMORE CRAB LOVERS SINCE 1971

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

Dear Secretary Johnson,

As a small business owner, I find it troublesome that we are faced with outrageous merchant fees for credit and debit card use. While there have been measures taken to help ease this burden, we still need assistance in making them stick. The large credit card companies would love nothing more than to continue to charge exorbitant fees to small business owners. It is a struggle to remain profitable in these hard economic times, and placing a large merchant fee burden onto business owners doesn't help.

We have been in business since 1971, with this location opening in 2003. Here at Captain Dan's, we're a family business, with our employees becoming like relatives. If we were faced with economic challenges, it would be devastating to us to let any one of our family members go. Sadly, that is where cuts begin.

A large part of our business is carried out with credit and debit card customers. The merchant fees we face are outrageous. It is time that the small business owners of America receive help and relief from these large fees that are eating into our profits. Stand with us and stand against high merchant fees.

Best,

A handwritten signature in black ink, appearing to read "Dan Schuman". The signature is written in a cursive, flowing style.

Dan Schuman