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Paul's Ponderosa Liquor & Wildlife Gallery

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

Dear Secretary Johnson-

Along with my husband, Don, I have owned Paul's Ponderosa Liquor & Wildlife Gallery for 14 years. We have five employees to help us run the store. Naturally, we try to control business expenses as much as possible, so it is disheartening when banks and credit card companies charge outrageous fees for their services.

My husband is a semi-retired taxidermist, and the store is full of his work. We are proud of our store and enjoy doing business in our community. However, it is getting more difficult to do business these days, and like most small businesses, we could use a little extra help. A cap on debit card swipe fees would give us just the help we need.

Please stand firm on the ruling regarding the cap on debit card swipe fees. The fees that the credit card companies charge per transaction are far more than the actual cost of processing a card swipe. Please work to keep the fees as low as possible so that small businesses like ours will have a chance to flourish financially.

Thank you for your service,

Linda Paul

A handwritten signature in cursive script that reads "Linda Paul". The signature is written in black ink and is positioned below the typed name.