

Agawam Eye Assoc

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

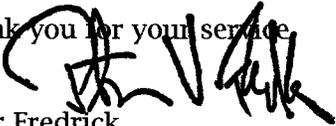
Dear Secretary Johnson-

Credit card companies are lobbying to prevent a law that would put a cap on card fees. This could be extremely hard on small businesses who will need to contend with a way to cover these costs. I currently use a card processing company that offers a twenty five cent cap on my interchange fees. In my small business with just four employees, I do not want to see our debit card fees raised in the future.

My vision company sells eyeglasses and other vision aids. We have been in business for twenty years. Keeping costs down allows my company to remain competitive, which is why I chose this payment processing company for their low fees. A cap on debit card fees will create consistency for all small businesses, rather than some paying more than others.

Protecting small businesses from huge swipe fees is an ideal ruling for small businesses like mine. Credit card companies are profiting a great deal already from debit card swipe fees. Give small businesses a break and pass this rule.

Thank you for your service.


Peter Fredrick