



March 3, 2011

DORSEY'S CARD AND GIFT, INC.

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DORSEY'S HALLMARK #2

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

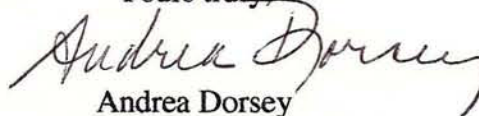
Dear Secretary Johnson:

Thirty-one years ago, I opened my first Hallmark store. Ten years ago, I added a second location. Overseeing two stores and fifteen employees keeps me quite busy, but I want to take the time to write to you in support of the cap on debit card transaction fees.

Our fees are exorbitant; they range from \$1,500 to \$6,000, depending on the month. Roughly, about sixty percent of our customers pay with credit or debit cards. I am debating now about setting a minimum purchase of five dollars before accepting cards for payment, which I believe would upset customers. A small business like mine can not afford to absorb these fees for the big banks.

There used to be ten Hallmark stores in town, but now there are only three stores left, my two stores and one other in east El Paso. Despite this, I am optimistic about our future. I have seen some improvement in our sales, but I still need to save every dollar I can. Reducing the excessive debit card fees would allow me to make capital improvements or hire more staff. Please be sure that the cap on debit card transaction fees goes through.

Yours truly,


Andrea Dorsey