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Feb 26, 2011

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

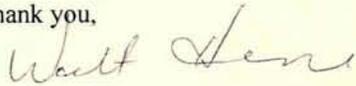
Dear Secretary Johnson:

We do not process very many debit cards at our location, which has kept our fees steady up to this point. It is of great concern to us that credit card companies may continue to raise the fees for debit card swipes. The rule to limit them must be passed.

We are a very small plant seed business and do not even have an electronic debit swiping machine. We use the old-fashioned manual swipe machine and find it meets our needs. In all likelihood, we are paying extra debit swipe fees on the behalf of other businesses because we do not use our machine very much. It goes without saying that we do not want to see these fees increased even more.

We have been in business for 30 years, and as a small business it would be wonderful to see swipe fees reduced for both our own company and other businesses. We do not want to see the small amount of debit card that we process affect our cost of business because of continually increasing swipe fees. It is best that this rule is enacted and fees are lowered for the sake of all small businesses.

Thank you,



Walter Henes



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