

# Latham's Hair Clinic

A Division of HAIR INTERNATIONAL, LTD., INC.

Feb 26, 2011

2206 Cahaba Valley Drive  
**Bobbie Latham**  
 Birmingham, AL 35242

~~(205) 885-2444~~  
 Latham's Hair Clinic

~~1-800-626-8809~~

2206 Cahaba Valley Drive

Birmingham, AL 35242

3776 Sullivan Street, Suite A-2

Madison, AL 35758

~~(256) 830-4949~~

~~1-800-812-0132~~

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

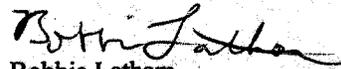
Dear Secretary Johnson-

Operating the only hair transplant and hair replacement clinic in Alabama, we are fortunate to be in a specialized market. However, as the economy has slowed, so has our business. Thankfully, things are improving and we are doing well. As a family owned and operated business, we have managed to stay open since 1960, and I see nothing but a promising future.

Our clients seem to prefer paying with their debit and credit cards these days, and we want to continue to offer that convenience to them. Fees are out of hand, and that is why I feel it is time for the Federal Reserve to intervene and help regulate bank fees. Without limits, banks have proven that they will continue to overcharge businesses for their processing services.

Banks have been given many breaks, especially in recent years. Government bailouts have kept banks in business, and yet their greed continues. Having limits on bank fees is crucial in ensuring that smaller companies stay in business. I appreciate the fact that the Federal Reserve is stepping in to put a stop to high swipe fees. Please make every effort to guarantee that a swipe fee cap is instated.

Thank you for your service,

  
 Bobbie Latham