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

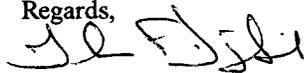
Dear Secretary Johnson,

When I purchased my company nearly four years ago, I had no idea that the economy would have me struggling so much. Last year was especially rough, and if it had not been for business I received from Fannie Mae and Freddie Mac foreclosures, I fear that I could have gone bankrupt. Banks and credit card companies have been given a great deal of assistance from the government, and I feel it is time that small businesses are given their share as well.

Debit cards are becoming an essential part of almost any business, and the majority of my customers use them to make their purchases. It is a convenience that I could not discontinue without risk of losing customers. Banks are aware that businesses rely heavily on debit card purchases, and that is how they can get away with gouging us.

Without regulations, banks will continue to take advantage of businesses. I appreciate the fact that the Federal Reserve Board recognizes the need for these regulations. It is important that entrepreneurs get the relief they need, and I am counting on your continued support of debit card swipe fee regulations.

Regards,



Tom Jagodzinski