

Richard Combs
Subs-N-Such
7400 Las Vegas Blvd. S. BFC31
Las Vegas, NV 89123-1000

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

Dear Secretary Johnson-

As the manager of a new company, Subs-n-Such, I am encouraged that the Federal Reserve Board is considering setting a strict limit on debit card swipe fees. If this ruling is established, it will be a step in the right direction for this small restaurant and many others. It will also help to ensure job security for me, as well as for the eight other employees who work here.

This business opened in November as part of a food court. We have done very well over the past few months, and quite a few of our customers do use either debit or credit cards to buy their food. When debit cards are swiped, we must pay at least twenty cents per transaction back to the processing company. With the number of transactions that take place here each day, if the swipe fee is lowered even a small amount, it would result in a significant savings for us.

It is not easy for new restaurants or retail shops to survive these days. If our economy is going to truly recover and jobs are to be created for the unemployed, it is essential that small companies have the tools to survive. You can make an important difference for this one by showing your support for this ruling and its quick implementation.

Sincerely,



Richard Combs