

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

Dear Secretary Johnson:

This country is in dire need of financial reforms to help speed the recovery from the recession. The Wall Street Reform and Consumer Protection Act is a good piece of legislation that will help retail businesses financially. I especially appreciate the cap on debit card swipe fees. It is encouraging to see that the Fed has proposed a rule that will put a limit on the fees for each transaction. This is definitely a step in the right direction to help businesses survive.

I have owned Pair-A-Dice Games for eight years. My five employees and I provide all kinds of tabletop games and board games to our customers. We even sponsor weekly events such as "Board Game Night" and other things to do throughout the month. I do not take debit cards at this time, but about 60 percent of my sales are on credit cards, and I must pay the high processing fees on those cards. I hope that a cap on credit cards will soon be in the works, as this would help me personally.

If a small business has increased cash flow, they can use the extra money to make improvements or expand the inventory. There are just too many fees and charges as it is, so limiting the exorbitant swipe fees will result in substantial savings for retailers. Please continue to support the ruling to keep fees as low as possible.

Your constituent,

Rob North



Rob North
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