
DR. MARK MOLINSKY

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Dear The Federal Reserve Public Comment Division,

I read The Federal Reserve is proposing lowering the fees merchants pay to banks when using a debit card. I am a small business - dental office who accepts both debit and credit cards but I must say 90% of my patients pay by credit card instead of a debit card. I am charged "a lot" by Visa and Mastercard and would like to see a reduction in fees I pay them. I favor the reduction of 14.4 cents plus the .04% charge of the transaction amount. Please consider reducing the fees after another year of reductions so merchants and small businesses can have a little more profit since we can not negotiate for steep discounts like Target and Walmart. Thank you.

Sincerely,
Dr. Mark Molinsky