

Feb 22, 2011

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

Dear Secretary Johnson-

The fees that the debit card companies charge to process transactions are too high. These fees are especially difficult for small business owners like me to afford. Along with these fees, retail businesses must also contend with a very poor economy, and for this reason, I must urge the Federal Reserve to impose the limit proposed on debit card swipe fees.

My business is Rudy's Upper Deck, a sports card trading and retail business that I have been running for the past twenty-two years. I am very concerned about the struggles my business is facing in this economy. My company has been doing terribly, and we are down from a large staff to just two employees. The future does not look terribly bright for this operation, but reducing credit card fees down to a more reasonable level would help us.

There are so many struggles that small companies must face these days. These high transaction costs may seem like a small issue, but it is important to businesses. Please approve the ruling to cap debit card transaction costs. I appreciate your attention to this important matter.

Thank you,

Rudy Burnett



Rudy Burnett  
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