

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

Dear Secretary Johnson:

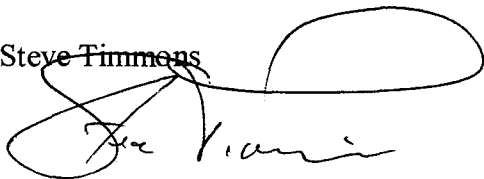
For the last twenty years, I have owned and operated a pharmacy business. I have six employees who work for me. Because of the poor economy, I have found it necessary to cut back on staff and reduce my prices.

Almost all of our customers now pay with credit or debit cards. In fact, it is rare to see a cash payment. I must pay approximately two percent of our sales in fees to credit card companies. This really hurts a business like mine since I have already had to reduce my prices.

Please move forward with the proposed cap on debit swipe fees. The savings in fees could help me grow my business again, and put people back to work in Arizona. Thank you for your attention to this matter.

Your constituent,

Steve Timmons

A handwritten signature in black ink, appearing to read "Steve Timmons", with a large, loopy flourish extending from the end of the signature.

Steve Timmons
Mountain View Pharmacy
10565 N Tatum Blvd # B118
Paradise Valley, AZ 85253