To Your Senator:

The Honorable (full name)
(Room #) (Name) Senate Office Building
United States Senate
Washington, DC 20510

As a small business owner and a registered voter I'm writing to urge you to oppose Bill H.R. 5465: To repeal section 1075 of the Consumer Financial Protection Act of 2010 relating to rules for payment card transactions, and for other purposes. This bill is just bad for small business because it repeals of the much-needed debit reforms in the Durbin amendment.

Our business processes nearly \_\_\_\_\_\_\_\_ debit transactions a month. My total fees are currently\_\_\_\_\_\_\_\_\_ per month. If the Durbin amendment is repealed and the banks have their way, my swipe fees alone would nearly double, and who knows what interchange rate would be? My business will not be able to absorb this increase and will be faced with no other choice but to pass this on to the consumer.

I am sure you realize that debit reform is only applicable to the largest of the large banks (the top 1.4%) and even those banks have the opportunity to opt out of the regulation if they choose to set their own prices, instead of using the price-fixed fees set by Visa and MasterCard.

Again, this is bad idea for businesses and a ultimately a bad idea for America.

Please, strongly consider opposing the Financial Choice Act, HR 5983.

Thank you for taking the time to read my letter.

Sincerely,

{Name}