

September 6, 2016

The Honorable Jeb Hensarling
House of Representatives
Chairman, Financial Services Committee
2129 Rayburn House Office Building
Washington, DC 20515

The Honorable Randy Neugebauer
House of Representatives
Chairman, Subcommittee on Financial Institutions and Consumer Credit
2129 Rayburn House Office Building
Washington, DC 20515

Dear Chairmen Hensarling and Neugebauer:

We are writing to urge you to reconsider legislation to repeal financial reforms that are critical to U.S. businesses and our customers. The debit card fee and rule reforms prescribed in Section 1075 of the Wall Street Reform and Consumer Protection Act have provided significant relief to Main Street businesses from anti-free market practices employed by global credit and debit card brands.

As cornerstones in the business community, we are staunch supporters of free enterprise, and generally do not support any market intervention unless markets are not functioning efficiently. Credit and debit card acceptance is a prime example of a non-functioning marketplace.

In an age where electronic payments have become virtually ubiquitous, very few businesses can choose not to accept credit and debit cards and still remain competitive. This dynamic has enabled global card brands to leverage a business model whereby they can change the rules of card acceptance at any moment. In many instances, these rule changes constitute an enormous free market intrusion and overstep by limiting the flexibility of card acceptors to make decisions about how to best run their businesses and serve their customers.

The competitive gap between international and U.S. payment card acceptors is growing every day that the U.S. market fails to move toward a more transparent, equitable, and free market for card acceptance. There are several reforms still needed in the credit card marketplace to improve payment acceptance as the United States continues to adopt new and innovative ways to pay in the mobile and e-commerce spaces. Debit card reforms have been a major step in the right direction, and any removal of those reforms would be a monumental step in the wrong direction for U.S. businesses and consumers.

Our undersigned companies oppose any efforts to repeal debit card fee and rule reforms, including the recently introduced legislation (H.R. 5465) to dismantle the substantial progress debit reforms have made in correcting in part an otherwise non-functioning, and largely non-transparent card acceptance marketplace in the United States. We strongly urge you to reconsider the inclusion of any debit reform repeal language with your committee's ongoing efforts to modify the current financial regulatory landscape, and encourage you to remove Section 335 from the Financial CHOICE Act. Existing debit card fee reforms matter a great deal to our individual businesses.

Sincerely,

6040 LLC

7-Eleven, Inc.

A & R Super Markets, Inc.

Ace Energy

Ahold USA

Albertsons Companies

Aloha Petroleum, Ltd.

Alon USA

AMC Entertainment Inc.

American Airlines

American Sale

Anderson's Grocery

Andronico's Community Markets

Angelo Caputo's Fresh Market

Ann Taylor

Appleseed IGA

Archie's IGA

Arnold's Market, Inc

Associated Food Stores, Inc.

Associated Wholesale Grocers, Inc.

Autry Greer and Sons, Inc.

B&B Theatres

Bailey's General Store

Baker's Management, Inc. dba Baker's IGA

Bambury, Inc.
Bargain Giant Foods & Maui Steaks
Barnes & Noble Education
Bayshore Breeze Market and Grill LLC
Bealls Inc.
Bells Food Center, Inc.
Benedetto's Market Land and Marine
Best Buy Co., Inc.
Beyers Market
BI-LO Supermarkets
Big Star of Tallulah
BJ's Wholesale Club, Inc.
Blackfrod Foods
Blarney Castle Oil Co. - DBA EZ Mart
Bloomin' Brands
Bob's Supermarket Inc.
BookPeople
Boots Bros. Oil Co., Inc.
Boscov's Department Store LLC
Bow Tie Cinemas
Boyer's Food Markets
Brandsmart USA
Brea Bead Works
Breeze Thru Markets, LLC
Broadway Truck Stops
Brookshire's
Busch's Inc.
Byers General Sstore
C. M. Treppendahl & Sons Inc.
Cadnicks Inc.
Callaway Oil, Inc. d.b.a. Ultra-Fuel
Canyon de Chelly Fuels Inc.
Carroll Supermarket Inc
CarterEnergy, a Division of World Fuel Services

Cary Oil Co., Inc.
Casey's General Stores, Inc.
Casler, Inc.
Catherines
CEFCO Convenience Stores
Celebration! Cinema
Charley Family Shop 'N Save
Chasteen's IGA
Chronister Oil Company
Cinemagic Stadium Theaters
Cinemark USA, Inc.
Cleghern's Piggly Wiggly
Clifford Fuel Co.
Coleman Oil
Colerain Foods Inc. dba Colerain IGA
Columbiana Foods, Inc.
Community Service Stations, Inc.
Cook's Oakland Park IGA
Cox's Foodarama Inc.
Cranford's Supermarkets
CST Brands, Inc.
Cumberland Farms, Inc.
Cutie Patutie's
CVS Health
D&S Enterprises Inc.
Dara's Fast Lane Inc.
Davis / Burkett Food Corp DBA Davis Food & Drug
Davis Oil Company
Deluxe Truck Stop
Destination XL Group, Inc.
Detroit Travel Center
Dhaliwal & Associates, Inc.
Dillard's, Inc.
Doc's Food Stores, Inc.

Dons Quality Market,INC
Dorothy Lane Market
Double Quick, Inc.
Doug's Market
Dress Barn
Dyno Oil Co.
E-Z Mart Stores, Inc.
Ed's IGA Supermarket
Eggers Furniture, Inc.
El Rio Grande Latin Market
Eldens Fresh Foods
Ellwood City Save-A-Lot
Emlenton IGA
Encore Franchises, LLC
Energy Recruiters, Inc.
Erdman's Supermarket Inc
Evergreen Market's Inc, also Board of Directors Unified Grocers
F.L. Roberts & Co.
Fair Place, Inc. dba Bratcher's Market
Fairmount grocery LLC
Fareway Stores, Inc.
Fast Food Stores
Fastrac Markets, LLC
Fausto's Food Palace, LLC
Felicity IGA
Ferguson's Market
Fiesta Foods
First CJ Foods Inc
Follett, Inc.
Food Giant
Foot Locker, Inc.
Fortine Mercantile
Fresh by Brookshire's
Fresh Encounter Inc.

Fresh Start Convenience, Inc.
Friedman's Freshmarkets
Frontier Foods Corp
Fuel Marketer News
Gap Inc.
Gary Michaels Clothiers
Gate Petroleum Company
Gateway IGA
GCM The Big Store Inc.
GE Foodland, Inc.
Geissler's Supermarket, Inc.
Georgia Theatre Company
GES Inc. - Edwards Food Giant
Geyers' Markets Inc
GF Buche Co
Giant Eagle, Inc.
Glass Gardens Inc
Glens Food Center
GLN Inc.
GMW Carolina dba Dickey's Barbecue Pit
Goetz Companies
Good to Go Markets
Goody Goody Liquors, Inc.
Great Falls IGA
Greater Chicago I-55 Truck Plaza
Green Bambino
Grismer Tire & Auto Service
Grocery Basket of Greanda
GT Petroleum Co.
Hamilton's IGA inc.
Harkins Theatres
Harmon City, Inc.
Harps Food Stores, Inc.
Harvest Foods

Harvey's Supermarkets
Heritage Oil
Hi Nabor Supermarket, LLC
Hi-Noon Petroleum, Inc.
Hibbett Sports
Highland Park Market
Holmes Oil Company, Inc.
The Home Depot
Home Service Oil Company
Honey Farms, Inc.
Houchens Industries, Inc.
HUGO BOSS USA, Inc.
Hugo's Family Marketplace
Hunter IGA Express
Hy-Vee, Inc.
Island Foods, Inc.
J.D. Streett & Company, Inc.
J.R's Country Stores
J&T Business Management
Jamieson Family Markets
JC Penney
Jeff Gray
John's Grocery and Hardware
Johnson Junction, Inc.
Jubit Corporation
Justice
K-VA-T Food Stores, Inc.
KD Market
Keith's Foods
Kenly 95 Petro
Kennie's Markets, Inc
Kings Liquors, Inc.
Knowlan's Super Markets dba Festival Foods
Kohl's Department Stores, Inc.

Kramer Foods
Kum & Go
Kwik Chek Food Stores
Kwik Trip
L Brands
LaBonne's Markets
Lakeshore Oil & Tire Co., Inc.
Lakeside Foods
Lane Bryant
Leamington Foods
LeBlanc's Food Stores
Liberty Petroleum Distributors
Linc's Inc.
Loft
Longhorn Liquor
Longhouse Market & Deli
Lou & Grey
Lowe's Market
Lowe's
Lykins Energy Solutions
Lynchburg College Campus Store
Mackenthun's Fine Foods
Mackenthun's Supermarkets, Inc.
Macy's
Malco Theatres
MAPCO
Martin's Supermarkets
Matrix Capital Markets Group, Inc.
Matthews Market LP
Maurices
Maverick, Inc.
McDonald's Corporation
Meehan's Inc.
Meijer

Mercer Market
Metropolitan Theatres Corp.
Midway IGA
Midwest Petroleum Company
Miller Oil Co., Inc.
Minier Bros Inc
Missler IGA
Monnats Country Store
Mother & Son LLC d.b.a.Bionic Chevron
Mr. B's Market
Mt. Carmel Public Utility Co.
Nate's Flowers and Gifts
Nelson Coleman Jewelers
Newport Avenue Market
Niemann Foods
Nordstrom
Norrenberns Foods, Inc.
North State Grocery Inc.
Northside Family Foods
Nugget Markets
Nutricion Fundamental, Inc.
Oak Point Fresh Market
Ochab Corporation
Office Depot & Office Max
Old Port Candy Co.
Old Port Card Works
Oldtown Family Foods LLC
Oodles SuperMart
Oregon Super Valu Inc.
Otter Creek Country Stores, Inc
Pacific/ArLight Cinemas
Parriott Enterprises, Inc., Twain Harte Market
Paxton IGA
Pester Marketing

PetroSouth, Inc.
Pic-N-Run Inc.
Pilot Flying J Travel Centers
Pitkin's Home Center
Plumbs Supermarkets
PLYMOUTH SKI & SPORTS
PND Mercado
PNR Subway Inc.
Potash Markets
Pound IGA
Premiere Cinema Corp.
Prineville Grocery Outlet
Publix
Puckett Food Stores, Inc.
Pukalani Superette
Quick Mart
Quik Trip
QVC, Inc.
R.H. Smith Dist. Co., Inc.
RaceTrac Petroleum, Inc.
Ragland Bros Retail Cos., Inc.
Ralston Discount Liquor
Red Lobster
Regal Entertainment Group
Rehkopf Enterprises, Inc.
Reladyne, Inc.
Retail Management Services, Inc.
Richard L. Hoffman
Ricker's
Rightway Inc.
Rite-Aid
River School Farm
Rmarts LLC
Roberts Company Inc.

Robinson Oil Corporation
Rock Cave IGA
Rodar LLC DBA Grocery Outlet of Flavel
Rosauers Supermarkets, Inc.
Roselynn Inc.
Royal River Natural Foods
Saad Investment Inc.
Santoni's Marketplace & Catering
Sapp Bros. Travel Centers, Inc.
Savings Oil Company/Dodge's Stores
Schaefer's Foods
Sears Holdings
Sendik's Food Markets
Shannon Capital Inc.
Sheetz, Inc.
Shopper's Value
ShopRite
ShopRite of Daleville & Mount Pocono
Short Stop Inc.
ShowBiz Cinemas
Snows Family Market
Society Conoco LLC
Sonnenberg's Market and Deli Inc.
South TN Oil Co./Quik Mart
Southern Theatres
Southwest Airlines
Space Age Fuel Inc.
SpartanNash
Spec's Wines, Spirits & Finer Foods
Speedway LLC
SportClips
Spring Market
Sprint Food Stores, Inc.
Square One Markets Inc.

St. Petersburg Enterprises.
Steve DeYoung's Big Top Market
STi Fuels
Stone Mill LLC
Sumner Brothers LLC
Sun Fuel LLC
Super 1 Foods
Super King Markets
Superb Super Markets Inc
Superlo Foods
Supermarket Operations Inc.
T-Mobile
T. Cain Grocery, Inc.
Target
Techau's Inc.
Tennessee id
Tevis Oil, Inc.
The Ascena Retail Group
The Convenience Group, LLC
The Hub Convenience Stores, LLC
The Hub Restaurant Group, LLC
The International Pantry
The Kent Companies
The Kroger Co.
The Market IGA
The Markets, LLC
The North American Home Furnishings Association (DBA Home Furnishings Association)
The Parker Companies
The Reid Group
The Save Mart Companies
The Spinx Company
The Wendy's Company
Thompson's IGA Foods
Tom's Food Center

Tom's Riverside Quality Foods
Town Center Petroleum
Track Shack
TravelCenters of America
Tri-State Petroleum Corporation
Triple S. Oil, d.b.a. Mr. Gas
Twain Harte Market
Twin Liquors
Tybee Market Inc. IGA
U.S. Venture, Inc.
Unified Grocers, Inc.
Valley Markets, Inc. DBA: Hugo's Family Marketplace
Van de Pol Enterprises, Inc.
Vanderheyden Enterprises LLC d.b.a. City Limit Express
Varsity Bookstore
Venture Dynamics Inc
Verc Enterprises
Viking Village Supermarkets
Village Commons Bookstore
Village Market IGA
Volta Oil Company, Inc.
Wade's Food Center, Inc
W.S. Badcock Corporation
Wagner's IGA Inc.
Wakefern Food Corp.
Walgreens Boots Alliance
Walla Walla's Harvest Foods
Walmart
Walt Churchill's Market
Warrenton Oil Company
Watkins Transport, Inc.
Watson Grocery group
Wawa, Inc.
WB Liquors of Texas

Wegmans Food Markets, Inc.

Western Markets

White Oak Shell

White's Travel Center LLC

Willis Music Company

WinCo Foods

Windham IGA

Winegar's Supermarkets, Inc.

Wingerts Food Center, Pharmacy, Subway, & Do It Best Hardware

Winn-Dixie Supermarkets

Wray's Food & Drug

Wright's Market

Young Oil, Inc.

Zuni Shopping Center, Inc.

CC: House Leadership
Members of the United States House of Representatives