

January 11, 2017

Speaker Paul Ryan
Speaker of the House of Representatives
H-232 The United States Capitol
Washington, DC 20515

Minority Leader Nancy Pelosi
House Democratic Leader
H-204 The United States Capitol
Washington, DC 20515

Dear Speaker Ryan and Democratic Leader Pelosi:

We are writing to urge you to not bring forth 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 void of true open competition.

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 competition fostering 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. Repealing the 2010 law would dismantle the substantial progress debit reforms have made in correcting in part an otherwise non-functioning, and non-transparent card acceptance marketplace in the United States. We strongly urge you not to take up any divisive legislation that repeals debit reforms. Existing debit card fee reforms matter a great deal to our individual businesses.

Sincerely,

21 Country Markets, Inc.
6040 LLC
7-Eleven, Inc.
A.R. Sandri, Inc.
A & R Super Markets, Inc.
Ace Energy
Aerobic Business, LLC
Ahold USA
Albertsons Companies
Aldin Associates
Alex Lee, Inc.
Alfale Inc.
Aliyan Enterprise Inc.
Ammon's Supermarkets
Aloha Petroleum, Ltd.
Alon USA
AMC Entertainment Inc.
American Airlines
American Sale
Amss Enterprise Inc.
Anderson's Grocery
Andronico's Community Markets
Angelo Caputo's Fresh Market
Ann Taylor
Appleseed IGA
Apter Industries, Inc.
Archie's IGA
Armsco, Inc.
Arnold's Market, Inc
Associated Food Stores, Inc.
Associated Wholesale Grocers, Inc.
Autry Greer and Sons, Inc.
Autumn Trading LLC
Avenue Stores LLC
Azim Inc.
B&B Theatres
B. Green & Company, Inc.
Bailey's General Store

Baker's Management, Inc. dba Baker's IGA
Balmar Management Group
Baltus Oil Company
Bambury, Inc.
Barber's Tire & Auto
Bargain Giant Foods & Maui Steaks
Barnes & Noble Education
Baykink Fuel Services, Inc.
Bayshore Breeze Market and Grill LLC
Baz Enterprises Inc.
Bealls Inc.
Bells Food Center, Inc.
Belton's Discount Smoke, Inc.
Benedetto's Market Land and Marine
Best Buy Co., Inc.
Beyers Market
BFS Companies
Big Star of Tallulah
Bill Gray Inc.
Bill's IGA
BI-LO Supermarkets
Bitco-Two Inc.
BJ's Wholesale Club, Inc.
Blackfrod Foods
Blarney Castle Oil Co. - DBA EZ Mart
Bloomin' Brands
Blue Star
Blueox Corporation
Bobby & Steve's Auto World
Bob's Supermarket Inc.
BOJK, Inc
BookPeople
Books-A-Million
Boots Bros. Oil Co., Inc.
Bosco's Department Store LLC
Bottino's ShopRite
Bow Tie Cinemas
Bowman Energy LLC
Boyer's Food Markets
Boyett Petroleum
Brabham Oil Co., Inc.
Brandsmart USA

Brea Bead Works
Breeze Thru Markets, LLC
Bridgehead Petro Inc.
Brigido's Fresh Market
Bristol Farms, Inc.
Broadway Truck Stops
Brookdale ShopRite, Inc
Brookshire's
Buche Foods
Bud's Citgo
Buonadonna ShopRite LLC
Burlingame Market Express
Busch's Inc.
BW Gas & Convenience
Byers General Sstore
C.E. Taylor Oil, Inc.
C. M. Treppendahl & Sons Inc.
Cadnicks Inc.
Callaway Oil, Inc. d.b.a. Ultra-Fuel
Canyon de Chelly Fuels Inc.
Capitol Petroleum Group
Carroll Fuel
Carroll Independent Fuel LLC
Carroll Supermarket Inc
CarterEnergy, a Division of
Carteret ShopRite
Cary Oil Co., Inc.
Casey's General Stores, Inc.
Casler, Inc.
Catherines
CEFCO Convenience Stores
Celebration! Cinema
Central Oil and Supply Corp
Certified Oil Company
Champlain Oil Company
Charley Family Shop 'N Save
Charlie's Convenience
Chasteen's IGA
Chestnut Ridge Exxon
Cheverly Services LLC
Chronister Oil Company
Cinemagic Stadium Theaters

Cinemark USA, Inc.
Clark Oil Company
Clayton Ranch Market
Cleghern's Piggly Wiggly
Clifford Fuel Co.
Clipper Petroleum Inc.
Cloud 9 Grocer LLC
Cloud 9 Liquor LLC
Coleman Oil
Colerain Foods Inc. dba Colerain IGA
Columbiana Foods, Inc.
Community Service Stations, Inc.
Congress Express
Cook's Oakland Park IGA
Copycat Hearth & Home
Couch Investments LLC
Coulson Oil Company
COUNTRY BOY MR D CORP.
Cox's Foodarama Inc.
Coyote Express
CPD Energy Corp.
Cranford's Supermarkets
Crosby's Markets
CST Brands, Inc
Cubby's Inc
Cuellar LLC.
Cumberland Farms, Inc.
Cutie Patutie's
CVS Health
D&S Enterprises Inc.
Dalton Petroleum, Inc.
Dara's Fast Lane Inc.
Dari Mart Stores, Inc.
Dark Oil Co., Inc.
Davis / Burkett Food Corp DBA Davis Food & Drug
Davis Oil Company
DeBiasio, Inc. d.b.a. CoGo's Co.
Dehn Oil Company
Deluxe Truck Stop
Destination XL Group, Inc.
Detroit Travel Center
Dhaliwal & Associates, Inc.

Dhaliwal Enterprises
Diamond Oil, LLC
Dickerson Petroleum
Dierbergs Markets
Dillard's, Inc.
Discount Grocer LLC
Dixon's Grocery
Doc's Food Stores, Inc.
Dodge's Stores
Dons Quality Market,INC
Dorothy Lane Market
Double Quick, Inc.
Douglass Distributing
Doug's Market
Dress Barn
Drust Markets
Dyno Oil Co.
Easy Lane Food Mart
Echols Oil Co.
ECMA
Ed's IGA Supermarket
Eggers Furniture, Inc.
El Rio Grande Latin Market
Eldens Fresh Foods
Ellwood City Save-A-Lot
Emlenton IGA
Empire Liquors, Inc t/a ShopRite Wines & Spirits
Empire Petroleum
Encore Franchises, LLC
Energy North Group
Energy Recruiters, Inc.
Erdman's Supermarket Inc
Evergreen Market's Inc, also Board of Directors Unified Grocers
E.R. Vine & Sons, Inc.
E-Z Mart Stores, Inc.
E-Z Stop Foodmarts
F.L. Roberts & Co.
Fair Place, Inc. dba Bratcher's Market
Fairmount grocery LLC
Faiz Investment LLC
Falco Inc.
Family Express Corporation

Fareway Stores, Inc.
Fast Food Stores
Fastrac Markets, LLC
Fausto's Food Palace, LLC
Felicity IGA
Ferguson's Market
Ferndale Market
Festival Foods
Fiesta Foods
Fikes Companies
First CJ Foods Inc
Five Star Supermarkets LLC
FNA Investment
Follett, Inc.
Food Giant
Food Parade Inc.
Foot Locker, Inc.
Forks Oufitters
Fortine Mercantile
Fred Garrison Oil Company
Freedom Oil LLC
Freeman Foods
Fremin's Food& Furniture Incex
Fresh by Brookshire's
Fresh Encounter Inc.
Fresh Start Convenience, Inc.
Fresno Highway Fuels
Friedman's Freshmarkets
Friendly Food Mart
Friends & Family LLC
Friendship Business LLC
Frontier Foods Corp
FSD Enterprise LLC
Fuel Marketer News
Fuller's Supermarket
Gap Inc.
Gary Michaels Clothiers
Gas N Wash LLC
Gate Petroleum Company
Gateway IGA
Gawfco Emt. Inc.
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.
Gladstone Gas n Stuff Inc
Glass Gardens Inc
Glassmere Fuel Service, Inc.
Glens Food Center
GLN Inc.
GMW Carolina dba Dickey's Barbecue Pit
Goetz Companies
Golden Gate Restaurant Group
Golden Pantry
Go-Mart, Inc.
Gongco Foods
Good to Go Markets
Goody Goody Liquors, Inc.
Great Falls IGA
Greater Chicago I-55 Truck Plaza
Green Bambino
Gregerson's Foods
Grimes Oil
Grismer Tire & Auto Service
Groceries 4 Less LLC
Grocery Basket of Greanda
Grocery Outlet of Flavel
GT Petroleum Co.
H&M Wholesale, Inc.
H.N. Funkhouser & Co.
Hallum Incorporated
Hamilton's IGA inc.
Handy's Express
Hanks Market & Butcher Shop
Harkins Theatres
Harmon City, Inc.
Harper Oil Products, Inc.
Harps Food Stores, Inc.
Harvest Foods
Harvest Market

Harvey's Supermarkets
Hawaii Petroleum dba Minit Stop Stores
HEB
Hebron Corner Mart
Herdrich Petroleum Corporation
Heritage Oil
Heritage Petroleum LLC
Hi Nabor Supermarket, LLC
Hibbett Sports
Hickory Ridge Mobil, Inc.
Highland Park Market
High's of Baltimore, LLC
Hi-Noon Petroleum, Inc.
Hit N Run Food Stores
HJM Enterprises Incorporated
Hollin Hall Automotive
Holmes Oil Company, Inc.
The Home Depot
Home Service Oil Company
Honey Farms, Inc.
Hot Rod Food Mart
Houchens Industries, Inc.
HSA Retail Inc.
HUGO BOSS USA, Inc.
Hugo's Family Marketplace
Hunter IGA Express
Hutchinson Oil Company/Hutch's
HYKSTRA LLC
Hy-Vee, Inc.
Iannetta Fuels, Enterprises
IGA Inc.
Inserra Supermarkets, Inc
Island Foods, Inc.
J&T Business Management
J.D. Streett & Company, Inc.
J. McCormick, LLC
J.R's Country Stores
Jacobs Entertainment / Cash Magic
Jake's Market & Deli
Jamieson Family Markets
Janson Supermarkets LLC
Jashi Inc.

Jax's Cool Convenience LLC
JC Penney
JD RR LLC
Jeff Gray
Jeffdavis Store Inc.
Jiffy Mart Stores
JK Investments LLC
Joe DeFazio Oil Co
John's Grocery and Hardware
John J Hebert Distributor Inc.
Johnson Junction, Inc.
Joseph Family Markets
Jubit Corporation
Justice
KD Market
KD's IGA
Keith's Foods
Kenly 95 Petro
Kennie's Markets, Inc
Kenny Family
Kenny Morgan Inc.
Keystone Fuels Inc.
Keys Energy of New York, LLC
Kings Liquors, Inc.
Klein's Family Market
K-M Market
Knowlan's Super Markets dba Festival Foods
Kohl's Department Stores, Inc.
Kramer Foods
Krinza lunc.
KTM Supermarkets, Inc
Kum & Go
K-VA-T Food Stores, Inc.
Kwik Chek Food Stores
Kwik Stop Convenience Stores
Kwik Stop Food Stores
Kwik Trip
L Brands
LaBonne's Markets
Lakeshore Oil & Tire Co., Inc.
Lakeside Foods
Lane Bryant

LaPlace Travel Center
Lard Oil Company
Last Minit Mart
Latitudes
Leamington Foods
Learn Up Inc.
Leathers Enterprises, Inc.
LeBlanc's Food Stores
Leigh Enterprises LTD.
Liberty Petroleum Distributors
Linc's Inc.
Little General Store, Inc.
Local Market Inc.
Loft
Longhorn Liquor
Longhouse Market & Deli
Loop Marts, Inc.
Lou & Grey
Lowe's
Lowe's Market
Lykins Energy Solutions
Lynchburg College Campus Store
Mackenthun's Supermarkets, Inc.
Mackenthun's Fine Foods
Macke's Grocery, Inc
Macy's
Malco Theatres
Manha Inc.
MAPCO
Marcus & Millichip
Market Based Food Stores, Inc.
Market Square
Martin Eagle Oil Company, Inc.
Martin's Supermarkets
Matrix Capital Markets Group, Inc.
Matthews Market LP
Maurices
Maverick, Inc.
Max Arnold & Son's, LLC
Maxfield Holdings LLC
Max Food Mart, Inc.
MB Enterprises, Inc.

McDonald's Corporation
McKim Foods, Inc DBA McKim's IGA
McMenamin Family ShopRite
Meehan's Inc.
Meijer
Mejbin Inc.
Mercer Market
Metro Petro
Metropolitan Theatres Corp.
Midtex Oil, LP
Midway IGA
Midwest Petroleum Company
Midwest Retail Group
Milford Markets, Inc
Miller Farms Family Markets
Miller Oil Co., Inc.
Minier Bros Inc
Mini-Giants Inc
Missler IGA
Mitten Inc.
MJ Murphy, LLC
MMJWS Corp.
MPG Corp.
Monnats Country Store
Moore Colson
Morgan Oil Company
Mother & Son LLC d.b.a.Bionic Chevron
Mr. B's Market
Mt. Carmel Public Utility Co.
Mudbugs LLC
Murphy USA
NAMO Modi Inc.
Nate's Flowers and Gifts
NCR Corporation
Nebraska Book Company, Inc.
Nelson Coleman Jewelers
Newport Avenue Market
Niemann Foods
Nisha Corp d.b.a. Fine Food Mart
NOCO, Inc.
Nordstrom
Norrenberns Foods, Inc.

North Main IGA
North State Grocery Inc.
Northside Family Foods
Norwood Oil Inc.
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
Om Ganeshay, Inc.
Om Shaanti, Inc.
Oodles SuperMart
Oregon Super Valu Inc.
Otter Creek Country Stores, Inc
Ozark Empire Grocers Assn. - Missouri
Pacific/ArcLight Cinemas
Par Mar Stores
Paradise Shell
Parriott Enterprises, Inc., Twain Harte Market
Paxton IGA
Pennington Square Inc.
Perlmart Inc.
Pester Marketing
Pete's Oil Corporation
Petit's Markets LLC
Petra Petroleum
Petro Richmond Inc.
Petroleum Marketing Group
Petromart Retail Group Inc.
PetroSouth, Inc.
Pic-N-Run Inc.
Pierre Part Store, L.L.C.
Pierz Foods
Piggly Wiggly of Red Bay
Pi-Jon, Inc.
Pilot Flying J Travel Centers
Pitkin's Home Center
PJ's Food Mart
Platinum Energy

Plumbs Supermarkets
PLYMOUTH SKI & SPORTS
PMCA of Kansas
PND Mercado
PNR Subway Inc.
Pony Express
Ports Petroleum Company
Potash Markets
Pound IGA
Power Mart Corporation
Prairieland FS Inc.
Premiere Cinema Corp.
Price Chopper Supermarkets
Price Rite
Pride Stores
Prineville Grocery Outlet
Publix
Puckett Food Stores, Inc.
Pukalani Superette
Quick Mart
Quik Trip
QVC, Inc.
R & S Supermarket DBA Schexnayders Supermarket
R.H. Smith Dist. Co., Inc.
RaceTrac Petroleum, Inc.
Ragland Bros Retail Cos., Inc.
Ralston Discount Liquor
Rass Inc.
Reasor's Foods
Red Hed Oil Co.
Red Lobster
Regal Entertainment Group
Rehkopf Enterprises, Inc.
Reid Petroleum Corporation
Reif Oil Company
Reladyne, Inc.
RER US LLC
Retail Investors of Texas
Retail Management Services, Inc.
Retif Oil & Fuel
Reza Inc.
Richard J. McMEnamin, Inc

Richard L. Hoffman
Ricker's
Ried's Markets, Inc.
Rightway Inc.
Ricker Oil
Rinker Oil Corp.
Rite Value
Rite-Aid
River School Farm
Rmarts LLC
Roberts Company Inc.
Robinson Oil Corporation
Roche Bros. Supermarkets Co.
Rock Cave IGA
Rocket Fuels, LLC
Rocket Oil Co.
Rockhill Shell Inc
Rodar LLC DBA Grocery Outlet of Flavel
RoNetco, Inc
Rosauers Supermarkets, Inc.
Roselynn Inc.
Rowe's IGA
Royal River Natural Foods
Rush Foods, Inc.
Rutter's
Rutter's Holdings, Inc.
RV Batterton II Co., Inc.
S&R Propoerties
S&S Express
Saad Investment Inc.
SAC, Inc.
Sageland Petroleum, Inc.
Sampson-Bladen Oil Co.
San Marcos Truck
Santoni's Marketplace & Catering
Sapp Bros. Travel Centers, Inc.
Save More Marketplace
Savings Oil Company/Dodge's Stores
Schaefer's Foods
Sears Holdings
Sendik's Food Markets
Seven South Corporation

Severson Oil Company
Shah Incorporated
Shahin Jubilee Enterprise Inc.
Shaker's MarketPlace
Shannon Capital Inc.
Sheetz, Inc.
Shiple Energy
Shopper's Value
ShopRite
ShopRite of Carteret, Inc.
ShopRite of Daleville & Mount Pocono
ShopRites of Delaware
ShopRite of Hunterdon county
Shop Rite of Lincoln Park
Shop Rite of Oakland Inc.
Shop Rite Wines & Spirits of Clifton
ShopRite of Newark
Short Stop Inc.
ShowBiz Cinemas
Shree Star Inc.
Shreeji Petroleum Inc.
Single Stop Inc.
Site Oil Company
Skokomish Indian Tribal Enterprises
Smiley's Express
Smoke Meat & Co. LLC
Smoke N Go LLC
Smoker Friendly – Gasamat Oil Corp. of Colorado
SN, Inc.
Snows Family Market
Society Conoco LLC
Somerset Stores, LLC
Sonnenberg's Market and Deli Inc.
South TN Oil Co./Quik Mart
Southern Express
Southern Theatres
Southwest Airlines
Space Age Fuel Inc.
SpartanNash
Spec's Wines, Spirits & Finer Foods
Speedway LLC
SportClips

Spring Market
Sprint Food Stores, Inc.
Spudds
Square One Markets Inc.
St. Petersburg Enterprises.
Steve DeYoung's Big Top Market
STi Fuels
Stinker Stores, Inc.
Stone Mill LLC
Stormans Inc.
Sumner Brothers LLC
Suncor Energy Inc.
Sun Fuel LLC
Sunday Food Mart
Sunoco LP
Sunshine Food Mart
Sunrise ShopRite, Inc
Super 1 Foods
SuperValu
Superior Transport Inc./STi Fuels
Super King Markets
Supermarkets of Cherry Hill
Superb Super Markets Inc
Superlo Foods
Supermarket Operations Inc.
T. Cain Grocery, Inc.
Target
Techau's Inc.
Tennessee id
Tevis Oil, Inc.
Texan Mart Inc.
Texas New Horizon, Inc.
The Ascena Retail Group
The Convenience Group, LLC
The Express
The Fresh Grocer
The Hub Convenience Stores, LLC
The Hub Restaurant Group, LLC
The International Pantry
The Kent Companies
The Kroger Co.
The Live Oak

The Market IGA
The Markets, LLC
The McIntosh Group
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
T-Mobile
Tiger Express of South Carolina, Inc.
Tom Thumb Food Stores, Inc
Tom's Food Center
Tom's Riverside Quality Foods
Tooley Oil Company
Toot'n Totum Food Stores
Topco Associates, LLC
Tops Markets, Inc.
Tote-A-Poke
Town and Country Discount Foods
Town Center Petroleum
Toys "R" Us
Track Shack
TravelCenters of America
Tripifoods
Triple S. Oil, d.b.a. Mr. Gas
Tri Star Services
Tri-State Petroleum Corporation
TSN - A Bunzl Company
Twain Harte Market
Twin Liquors
Tybee Market Inc. IGA
U.S. Venture, Inc.
Unified Grocers, Inc.
United Oil of the Carolinas, Inc.
United Pacific
URM Stores INC
US Oil
USA 2 GO Quick Stores
Vallarta Supermarkets

Valley Markets, Inc. DBA: Hugo's Family Marketplace
Valley Petroleum
Van de Pol Enterprises, Inc.
Vanderheyden Enterprises LLC d.b.a. City Limit Express
Varsity Bookstore
Venture Dynamics Inc
Verc Enterprises
Vicente Foods
Victory Marketing, LLC
Viking Village Supermarkets
Village Commons Bookstore
Village Market IGA
Village Supermarkets
Vintners Distributors, Inc.
Volta Oil Company, Inc.
W. Capra Consulting Group
W.S. Badcock Corporation
Wade's Food Center, Inc
Wagner's IGA Inc.
Wakefern Food Corp.
Walgreens Boots Alliance
Walla Walla's Harvest Foods
Wallis Company
Walmart
Walt Churchill's Market
Warrenton Oil Company
Watkins Transport, Inc.
Watson Grocery group
Waverly Markets LLC
Wawa, Inc.
WB Liquors of Texas
Wegmans Food Markets, Inc.
Wenger Oil Inc.
Wesco Inc.
West Side Marketplace
Western Markets
Westside IGA
White Oak Shell
White's Travel Center LLC
Whitehead Oil Company
Willis Music Company
Wilson's Country Store

WinCo Foods
Windham IGA
Winegar's Supermarkets, Inc.
Wingerts Food Center, Pharmacy, Subway, & Do It Best Hardware
Winn-Dixie Supermarkets
Woodman's Food Market Inc.
World Fuel Services
Wray's Food & Drug
Wright's Market
Young Oil, Inc.
Zaheda Inc.
ZAM Enterprise Inc.
Zara & Zarin Corporation
ZipLine
ZSM Business Inc.
Zuni Shopping Center, Inc.