



January 23, 2026

Dear Senator,

The undersigned groups write today to urge you to support the amendment filed by Senators Marshall and Durbin, the Credit Card Competition Act.

These groups, that represent interests across all fifty states, are a broad cross-section of Main Street, including neighborhood retailers, family-owned stores, independent shops, and large national retailers that are the backbone of the U.S. economy.

While this legislation would benefit all merchants, it is small retailers who are calling for swipe fee reform more than any segment of our industry. Small retailers have the narrowest profit margins and fewest resources and are hit hardest by continuing unjustified increases in swipe fees.

We call on you to choose Main Street merchants and American consumers over Wall Street megabanks and global card networks by voting yes on the Marshall-Durbin amendment, the Credit Card Competition Act. Your constituents are counting on you.

Sincerely,

Airport Restaurant and Retail Association  
Alliance for Pharmacy Compounding  
American Association of Collegiate Registrars and Admissions Officers  
American Beverage Licensees  
American Booksellers Association  
American Council on Education  
American Craft Spirits Association  
American Dental Association  
American Independent Business Alliance  
American Logistics Association  
American Optometric Association  
American Petroleum and Convenience Store Association  
American Pizza Community  
American Specialty Toy Retailing Association  
Armed Forces Marketing Council  
Asian American Hotel Owners Association  
Asian American Retailers Association

National Golf Course Owners Association  
BP Amoco Marketers Association  
Brewers Association  
Coalition of Franchisee Associations  
Coalition of Large Tribes  
Energy Marketers of America  
FMI - The Food Industry Association  
Franchise Business Associations  
Hispanic Leadership Fund  
IAAPA, The Global Association for the Attractions Industry  
Independent Restaurant Coalition  
International Franchise Association (IFA)  
Kiosk Manufacturer Association  
Merchant Advisory Group  
Merchants Payments Coalition  
National Association of Blind Merchants  
National Association of College and University Business Officers  
National Association of College Stores  
National Association of Concessionaires  
National Association of Convenience Stores  
National Association of Theater Owners (NATO)  
National Association of Wholesaler Distributors (NAW)  
National Automatic Merchandising Association (NAMA)  
National Bicycle Dealers Association  
National Community Pharmacists Association  
National Community Reinvestment Coalition  
National Federation of Independent Business (NFIB)  
National Franchisee Association  
National Golf Course Owners Association  
National Grocers Association  
National Independent Venue Association  
National Lumber & Building Material Dealers Association  
National Restaurant Association  
National Retail Federation  
National Small Business Association  
National Wildlife Refuge Association  
NATSO - Representing America's Travel Plazas and Truckstops  
NAW - National Association of Wholesaler Distributors  
North American Hardware and Paint Association  
North American Marine Alliance  
North American Veterinary Community (NAVC)  
Outdoor Hospitality Industry (OHI)  
Passenger Vessel Association

Professional Beauty Association (PBA)  
Retail Industry Leaders Association (RILA)  
Retail, Wholesale, Department Store Union  
Running Industry Association  
Service Station Dealers of America and Allied Trades  
SIGMA - America's Leading Fuel Marketers  
Strategic Alliance of Affiliated Store Owners of America - SAASOA  
Tire Industry Association  
WineAmerica  
Workplace Solutions Association  
World Pet Association  
Yemeni American Merchants Association  
Workplace Solutions Association  
Heartland NATO (KY, OH, TN, WV)  
Mid-Atlantic NATO (DE, MD, VA)  
Mid-Atlantic Petroleum Distributors Association (DC, DE, MD)  
Middle Atlantic College Stores (DC, DE, MD, NJ, PA, WV)  
Mid-States Association of College Stores (IA, KS, MO, NE)  
Midwest Retail and Grocery Alliance (KS, MO)  
NATO of California & Nevada  
New England Convenience Store & Energy Marketers Association  
New England Service Station & Auto Repair Association  
North Central NATO (IA, MN, ND, SD)  
Northwest Grocery Retail Association (ID, OR, WA)  
Pacific NW Theatre Owners (OR, WA)  
Restaurant Association of Metropolitan Washington  
Rocky Mountain Food Industry Association (CO, WY)  
Rocky Mountain NATO (CO, MT, NM, UT, WY)  
Rocky Mountain Skyline Bookstore Association (CO, KS, NE, NM, SD, WY)  
Service Station Dealers of America and Allied Trades  
Southwest College Bookstore Association (AR, LA, NM, OK, TX)  
Theatre Owners of Mid-America (KS, MO, AR, OK, LA, TX)  
Theatre Owners of New England (MA, NH, ME, RI, VT)  
Tire Industry Association  
Tri State Jewelers Association (DC, DE, MD)  
Tri-State Bookstores Association (MN, ND, SD)  
Washington, Maryland, & Delaware Service Station and Automotive Repair Association  
Alabama Beverage Licensees Association  
Alabama Grocers Association  
Alabama Restaurant & Hospitality Association  
Petroleum & Convenience Marketers of Alabama  
Alabama Retail Association  
Asian American Store Owners Association of Alabama

Alaska Cabaret, Hotel, Restaurant & Retailers Association  
Arizona Food Marketing Alliance  
Arizona Petroleum Marketers Association  
Arizona Restaurant Association  
Arizona Retailers Association  
Arkansas Restaurant Association  
Arkansas Grocers and Retail Merchants Association  
United Beverage Retailers of Arkansas  
Arkansas Oil Marketers Association, Inc.  
California Fuels & Convenience Alliance  
California Grocers Association  
California Restaurant Association  
California Retailers Association  
Colorado Petroleum Marketers and Convenience Store Association  
Colorado Restaurant Association  
Colorado Retail Council  
Coloradoan's for S.A.F.E.T.Y.  
Connecticut Association of Theatre Owners  
Connecticut Energy Marketers Association  
Connecticut Food Association  
Connecticut Restaurant Association  
Connecticut Retail Network  
Delaware Association of Chain Drug Stores  
Delaware Food Industry Council  
Delaware Restaurant Association  
Delaware Small Beverage License Council  
Asian American Store Owners Association of Florida  
Florida Independent Spirits Association  
Florida Petroleum Marketers Association, Inc.  
Florida Restaurant & Lodging Association  
Florida Retail Federation  
Georgia Alcohol Dealers Association  
Georgia Association of College Stores  
Georgia Association of Convenience Stores  
Georgia Food Industry Association  
Georgia Oilmen's Association  
Georgia Restaurant Association  
Georgia Retail Association  
Hawaii Energy Marketers Association  
Hawaii Food Industry Association  
Retail Merchants Association of Hawaii  
Hawaii Restaurant Association  
Idaho Lodging & Restaurant Association

Idaho Petroleum Marketers & Convenience Store Association  
Idaho Retailers Association  
Asian American Store Owners Association of Illinois  
Illinois Association of College Stores  
Illinois Fuel & Retail Association  
Illinois Licensed Beverage Association  
NATO of Illinois  
Illinois Restaurant Association  
Illinois Retail Merchants Association  
Indiana Association of Beverage Retailers  
Indiana Food & Fuel Association  
Indiana Restaurant & Lodging Association  
Indiana Retail Council  
Theatre Owners of Indiana  
Iowa Grocery Industry Association  
FUELlowa  
Iowa Restaurant Association  
Iowa Retail Federation  
Kansas Association of Beverage Retailers  
Retail Grocers Association Kansas and Missouri  
Kansas Licensed Beverage Association  
Fuel True: Independent Energy and Convenience of Kansas  
Kansas Restaurant & Hospitality Association  
Kentucky Association of Beverage Retailers  
Kentucky Grocers and Convenience Store Association  
Kentucky Petroleum Marketers Association  
Kentucky Restaurant Association  
Kentucky Retail Federation  
Louisiana Oil Marketers and Convenience Store Association  
Louisiana Restaurant Association  
Louisiana Retailers Association  
Maine Energy Marketers Association  
Hospitality Maine  
Retail Association of Maine  
Maine Grocers & Food Producers Association  
Maryland Association of Chain Drug stores  
Restaurant Association of Maryland  
Maryland Retailers Association  
The Maryland Food Industry Council  
Maryland State Licensed Beverage Association  
Massachusetts Food Association  
Massachusetts Package Stores Association  
Retailers Association of Massachusetts

Massachusetts Restaurant Association  
Michigan Association of College Stores  
Michigan Petroleum Association / Michigan Association of Convenience Stores  
NATO of Michigan  
Michigan Restaurant & Lodging Association  
Michigan Retailers Association  
Minnesota Grocers Association  
Hospitality Minnesota  
Minnesota Petroleum Marketers Association  
Minnesota Retailers Association  
Minnesota Service Station & Convenience Store Association  
Mississippi Hospitality and Restaurant Association  
Mississippi Petroleum Marketers & Convenience Stores Association  
Mississippi Retail and Grocers Association  
Missouri Grocers Association  
Missouri Petroleum & Convenience Association  
Missouri Restaurant Association  
Missouri Retailers Association  
Missouri Tire Industry Association  
Ozark Empire Grocers Association (MO)  
Montana Petroleum Marketers & Convenience Store Association  
Montana Restaurant Association  
Montana Retail Association  
Montana Tavern Association  
Nebraska Grocery Industry Association  
Nebraska Hospitality Association  
Nebraska Petroleum Marketers & Convenience Store Association  
Nebraska Retail Federation  
Nevada Petroleum Marketers & Convenience Store Association  
Retail Association of Nevada  
Nevada Restaurant Association  
New Hampshire Grocers Association  
New Hampshire Lodging & Restaurant Association  
New Hampshire Retail Association  
New Jersey Food Council  
NATO of New Jersey  
New Jersey Gasoline, C-Store, Automotive Association  
New Jersey Liquor Stores Alliance  
Fuel Merchants Association of New Jersey  
New Jersey Restaurant & Hospitality Association  
New Mexico Petroleum Marketers Association  
New Mexico Restaurant Association  
New Mexico Retail Association

New York Association of Convenience Stores  
Empire State Energy Association, Inc.  
Food Industry Association of New York State  
Retail Council of New York State  
New York Retailers Alliance  
New York State Liquor Store Association  
NATO of New York State  
New York State Restaurant Association  
Carolinas Food Industry Council  
Asian American Store Owners Association of North Carolina  
North Carolina Petroleum & Convenience Marketers  
North Carolina Restaurant & Lodging Association  
North Carolina Retail Merchants Association  
North Dakota Grocers Association  
North Dakota Hospitality Association  
North Dakota Petroleum Marketers Association  
North Dakota Retail Association  
Northeast Campus Stores Association  
Ohio Association of College Stores  
Ohio Council of Retail Merchants  
Ohio Energy & Convenience Association  
Ohio Grocers Association  
Ohio Wholesale Marketers Association  
Ohio Restaurant Association  
The Ohio Energy & Convenience Association  
Ohio Tire & Automotive Association  
Ohio Vapor Trade Association  
Oklahoma Grocers Association  
Oklahoma Petroleum Marketers & Convenience Store Association  
Retail Liquor Association of Oklahoma  
Oklahoma Retail Merchants Association  
Oklahoma Restaurant Association  
Oregon Fuels Association  
Oregon Neighborhood Store Association  
Oregon Restaurant & Lodging Association  
Pennsylvania Food Merchants Association  
Malt Beverage Distributors Association of Pennsylvania  
Pennsylvania Petroleum Association  
NATO of Pennsylvania  
Pennsylvania Restaurant & Lodging Association  
Puerto Rico Restaurant Association (ASORE)  
Rhode Island Hospitality Association  
ABC Stores of South Carolina

Asian American Store Owners Association of South Carolina  
South Carolina Association of College Stores  
South Carolina Convenience & Petroleum Marketers Association  
South Carolina Restaurant & Lodging Association  
South Carolina Retail Association  
South Dakota Licensed Beverage Dealers & Gaming Association  
South Dakota Petroleum and Propane Marketers Association  
South Dakota Retailers  
South Dakota Retailers Association - Restaurant Division  
Tennessee Fuel & Convenience Store Association  
Tennessee Grocery & Convenience Store Association  
Tennessee Retail Association  
Hospitality Tennessee  
Tennessee Wine & Spirits Retailers Association  
Texas Food & Fuel Association  
Texas Package Stores Association  
Texas Restaurant Association  
Texas Retailers Association  
Utah Food Industry Association  
Utah Petroleum Marketers & Retailers Association  
Utah Restaurant Association  
Utah Retail Merchants Association  
Vermont Chamber of Commerce  
Vermont Fuel Dealers Association  
Vermont Retail & Grocers Association  
Vermont Specialty Food Association  
Virginia Asian-American Store Owners Association - VAASOA  
Virginia Food Industry Association  
Virginia Petroleum & Convenience Marketers Association  
Virginia Restaurant, Lodging & Travel Association  
Virginia Retail Federation  
Virginia Small Business Partnership  
Washington Food Industry Association  
Washington Hospitality Association  
Washington Independent Energy Distributors  
Washington Retail Association  
West Virginia Hospitality & Travel  
West Virginia Retailers Association  
West Virginia Oil Marketers & Grocers Association  
Western Petroleum Marketers Association  
Wisconsin Association of College Stores  
Tavern League of Wisconsin  
Wisconsin Grocers Association



Wisconsin Fuel & Retail Association

NATO of Wisconsin

Wisconsin Restaurant Association

Wyoming Hospitality & Travel Coalition

Wyoming Petroleum Marketers and Convenience Store Association

Wyoming State Liquor Association