

The Honorable John Thune

Majority Leader
U.S. Senate
S-221 Capitol Building
Washington, D.C. 20510

The Honorable Mike Johnson

Speaker
U.S. House of Representatives
H-232 Capitol Building
Washington, D.C. 20515

The Honorable Charles Schumer

Minority Leader
U.S. Senate
S-230 Capitol Building
Washington, D.C. 20510

The Honorable Hakeem Jeffries

Minority Leader
U.S. House of Representatives
H-204 Capitol Building
Washington, D.C. 20515

Re: Tribal Convenience Store Association Urges Swift Passage of the Credit Card Competition Act

Dear Majority Leader Thune, Minority Leader Schumer, Speaker Johnson, and Minority Leader Jeffries:

On behalf of the Tribal Convenience Store Association, I write to express our strong support for the Credit Card Competition Act ("CCCA") (S. 3623/H.R. 7035). Few actions Congress could take would do more to improve affordability for consumers, lower costs for small businesses, and strengthen the ability of Tribal enterprises to reinvest in the communities they serve. We urge Congress to pass this important legislation as soon as possible.

The Tribal Convenience Store Association ("TCSA" or "Association") is the only Tribal-led convenience-store association bringing Tribes together across state and reservation lines to freely share best practices, grow beneficial networks, and foster profitable vendor partnerships to build convenience-store success throughout Indian Country. Since its inception, the Association has grown to include 69 Member Tribes across 13 States, representing the interests of Tribal-led gas stations and convenience stores that are growing rapidly in Indian Country.

For Tribal-owned convenience stores, the CCCA addresses one of our members' largest and fastest-growing operating expenses: credit card swipe fees. Today, just two companies, Visa and Mastercard, control more than 80 percent of the credit card market. They do so by centrally setting swipe fee rates on behalf of the thousands of banks that issue credit cards with their logos. This structure leaves Tribal businesses with little meaningful ability to negotiate on either price or service.

That is fundamentally different from nearly every other major relationship our members manage. Tribal convenience stores compete every day for customers, employees, suppliers, and services. We negotiate fuel, food, merchandise, equipment, technology, and countless other costs necessary to operate our businesses. Competition makes those relationships better and ultimately benefits our customers. We believe the same basic principle should apply to the credit card industry.

Tribal stores, including those located on Tribal lands, pay credit card swipe fees that are higher than those paid by merchants in other industrialized nations. For Tribal Nations, this is not simply another operating expense. It is also an issue of economic sovereignty and self-determination. Tribes can negotiate with nearly every other business seeking to do business with Tribal enterprises

and on Tribal lands. In the credit card market, however, the lack of meaningful competition allows prices and terms to be dictated to merchants with little opportunity for negotiation.

The consequences are significant. Since the pandemic, credit card swipe fees have increased by 70 percent, reaching a record \$198.2 billion in 2025. For many convenience stores, swipe fees now rank as the second-largest operating expense after labor. Small and Tribal-owned businesses already operate on narrow margins, and with swipe fees averaging 2-4% per transaction, these costs act as inflation multipliers that contribute to higher prices for consumers and are estimated to cost the average American family more than \$1,200 per year.

For Tribal communities, the impact of this legislation goes well beyond the operating margin of an individual convenience store. Tribal enterprises are an important part of how Tribal Nations build economic independence and generate resources that can be reinvested into their people and communities. When a Tribal business can retain more of the revenue it earns, those dollars have the opportunity to remain within the Tribal economy - supporting jobs, infrastructure, community programs, economic development, and other priorities determined by each Tribal Nation.

That impact also extends beyond reservation boundaries. Tribal convenience stores employ Tribal members and non-Tribal community members alike. They purchase goods and services from local businesses, support community organizations and events, serve travelers and neighboring residents, and contribute to the economic health of the regions in which our Tribes reside. Strong Tribal enterprises create stronger surrounding communities.

The benefits of strong Tribal enterprises are also visible in the public services and infrastructure that surrounding communities depend upon every day. Across Indian Country, Tribal Nations invest resources in fire and emergency services, law enforcement and public safety, roads and transportation infrastructure, utilities, community facilities, and other essential services that frequently benefit Tribal and non-Tribal residents alike. In many areas, Tribal Nations have become important partners in maintaining and improving services that local communities could not otherwise provide at the same level without additional public funding.

These investments are an important part of the story that is too often overlooked when discussing Tribal economic development. Revenue generated by Tribal enterprises does not simply remain on a balance sheet or benefit only Tribal members. It is put back to work. It helps build roads people drive on, supports emergency responders people call when they need help, strengthens public safety, creates employment, supports local businesses, and helps sustain the communities surrounding Tribal lands.

When unnecessary and noncompetitive costs remove dollars from Tribal enterprises, the impact therefore reaches much farther than the business itself. Conversely, allowing Tribal businesses to retain more of what they earn strengthens the ability of Tribal Nations to continue investing in the infrastructure, services, people, and communities that depend upon them.

This is why swipe fees are not simply another cost of doing business for our members. Every dollar unnecessarily removed from a Tribal enterprise is a dollar that cannot be reinvested into our businesses, our people, or our communities. Tribal Nations have worked for decades to build sustainable enterprises that create opportunity, strengthen self-determination, and generate resources that allow Tribes to invest according to their own priorities. Congress should encourage that progress by ensuring that Tribal businesses benefit from meaningful competition in the payment-card marketplace.

The Credit Card Competition Act offers a market-based approach that would introduce greater competition into a system where our members currently have very little leverage. For TCSA, this is more than a convenience-store issue. It is an affordability issue for our customers, an economic-

development issue for our businesses, a community-investment issue for the regions we serve, and an economic-sovereignty issue for Tribal Nations.

We respectfully urge Congress to support and swiftly pass the Credit Card Competition Act. Give Tribal businesses the opportunity to compete, negotiate fairly, and keep more of the dollars they earn working in the communities they serve. When Tribal enterprises are stronger, Tribal communities and the broader communities around them benefit as well.

Sincerely,

A handwritten signature in black ink, consisting of two large, overlapping loops followed by a short horizontal stroke.

Isaiah Coley

Chairman Tribal Convenience Store Association