

Via Facsimile

March 28, 2011

TO ALL MEMBERS OF THE UNITED STATES SENATE

Dear Senator:

On behalf of the United Food and Commercial Workers International Union (UFCW) and our more than 1.3 million members, we encourage you to oppose any effort to delay or repeal the implementation of "swipe" fee reform, also known as interchange fee reform.

More than one million of our members work in the supermarket and retail industry where swipe fees are a growing cost of business and a concern for the continued success of this important industry. Each time that a UFCW cashier swipes a debit card, the supermarket is charged a percentage of the sale. That fee, hidden from customers, is reflected in higher prices, which in turn impacts our members and customers each day.

The banks and card companies want these fees to remain hidden so that they can continue to reap large profits and subsidize the costly benefits and rewards that they give to their wealthiest cardholders. Make no mistake, the banks and card companies want to delay the swipe fee reforms so that they can continue to charge more than \$1 billion in swipe fees for each month of delay.

But most importantly, delaying swipe fee reform will also delay the creation of thousands of jobs each year that would result from reduced interchange fees.

This reform is long overdue for working Americans everywhere. Our members have paid the price for rising interchange fees for far too long.

A bipartisan group of 64 Senators courageously passed this important swipe fee reform in 2010. UFCW respectfully asks that you oppose any efforts to delay these reforms and allow the Federal Reserve rule to take effect on schedule later this year.

Sincerely.

International President

reph T. Hansen