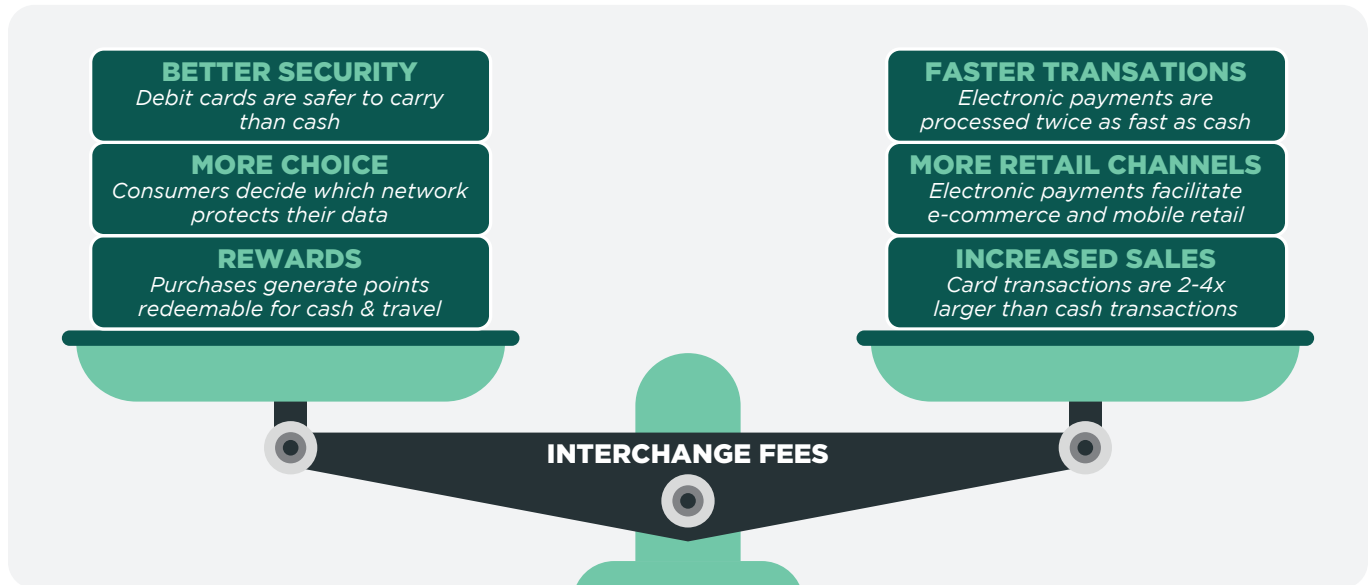
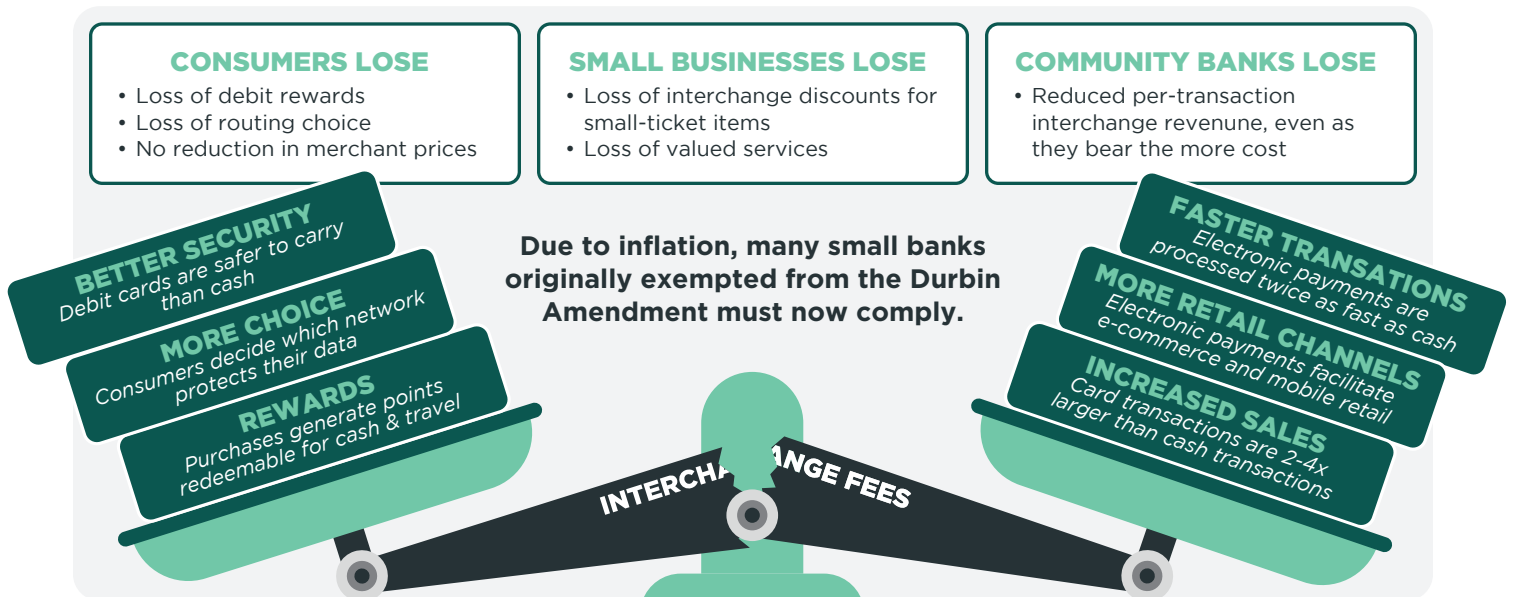


# OUT OF BALANCE: HOW THE DURBIN AMENDMENT HAS FAILED

Before the Durbin Amendment, payment networks used interchange to balance the two-sided market, benefitting consumers and merchants.



Interchange price controls threw the debit market out of balance — harming consumers, small businesses, and community banks.



The evidence is clear: the Durbin amendment has harmed consumers, small businesses, and community banks. It should be repealed.