



**Electronic
Payments
Coalition**

Date: September 29, 2025

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What People Are Saying about the Durbin-Marshall Credit Card Mandates

Americans across the country are speaking out against harmful credit card mandates.



Patrick Brenner - [Sen. Richard Durbin's Long-Term Love Affair With Price Controls](#) (RealClearMarkets): *"Durbin isn't compassionate; he's obsessive-compulsive. His romance with price controls has become an addiction with control itself. Price controls don't free Americans; they bind them. They don't lower costs; they shift them in ways that make families poorer and less free."*
September 22, 2025

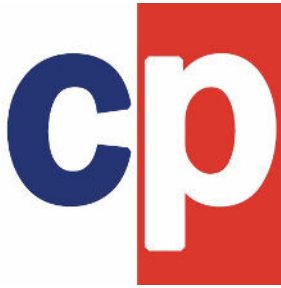


Frances Willard - [People lose benefits with Credit Card Competition Act](#) (The Webster Parish Journal, Louisiana): *"My message to Senators Cassidy and Kennedy is simple: don't let Washington elites take away something that actually works for us. The last time they did this with debit cards, we got fewer rewards and more bank fees. We don't need a repeat of that. Protect credit card rewards. Protect Louisiana families."*
August 29, 2025



Michael Huffman - [Durbin-Marshall credit card bill threatens consumer rewards](#) (La Crosse Tribune, Wisconsin): *"I regularly use my credit card rewards programs along with countless other consumers who have come to expect that their rewards will help pay for groceries, gas and travel. The Durbin-Marshall credit card bill would effectively eliminate credit*

card rewards as we know it...I urge Sens. Ron Johnson and Tammy Baldwin to help protect our rewards programs and oppose the Durbin-Marshall credit card bill."
August 22, 2025



Bianka Emerson - [Credit-card bill is a job killer for Colorado's travel industry](#) (Colorado Politics): "If you dig into it, the only advocates for this bill are big retailers who will take in millions if the CCCA becomes law... But this bill could kill so much of the economic progress we've made. Colorado's U.S. Sens. Michael Bennett and John Hickenlooper have seen how tourists and the dollars they bring help our community, and I hope the CCCA doesn't pass on their watch."
August 20, 2025

The Laconia Daily Sun

Sharon Maxfield- [Congress is considering eliminating rewards programs](#) (The Laconia Daily Sun, New Hampshire): "It was recently brought to my attention that Congress is considering a bill called the Credit Card Competition Act that could take [credit card rewards] away. By forcing changes to our current payment system, this bill could make transactions less safe and cut or even eliminate rewards programs that pretty much everyone I know uses."
August 19, 2025

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Stacy Snow Feiler - [Don't Break My Back-To-School Budget](#) (Tampa Free Press, Florida): But our leaders in DC have the most power to keep our economy healthy. They need to vote no on any new credit card mandates that would end cashback programs. Despite pressure from big-box stores to pass these mandates, our leaders need to stand up for our economy and these rewards programs. They are especially critical during back-to-school season...I really hope cashback programs are allowed to continue and that this bill doesn't become reality."
August 13, 2025

Jordan Karweik - [Credit card proposal would hurt small businesses.](#)



[consumers](#) (The Cap Times, Wisconsin):
"I'm talking about the Durbin-Marshall credit card mandates. This proposal would force banks to offer alternative payments on credit cards. This change would allow big-box retailers like Walmart and Home Depot to pick and choose which network to use when processing transactions, while small businesses would be stuck dealing with the consequences...The Durbin-Marshall mandates threaten to undermine that by introducing uncertainty into a system that doesn't need to be messed with."
July 16, 2025

About The Electronic Payments Coalition (EPC):

We are the credit unions, community banks, payment card networks, and institutions who support the backbone of our economic system: electronic payments.
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