



**Electronic
Payments
Coalition**

Date: September 14, 2026

Media Contact:

Nick Simpson

Nick@electronicpaymentscoalition.org

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

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



**America's
Credit Unions**

ACU President & CEO Scott Simpson -

[America's Credit Unions President Scott Simpson Warns of Less Secure Payment Systems if Credit Card Competition Act Passes](#)

(Breitbart): *"The interchange system is built [to provide American consumers] reliable protection ... Look at the biggest data breaches in the history of our country and they tend to come from retailers because they don't have incentives. They're not incentivized by the system to protect that data, and so it gives us zero confidence as issuers."*

ACU President & CEO Scott Simpson -

[America's Credit Unions President Scott Simpson Says Credit Card Competition Act Would Benefit Retailers Over Consumers](#)

(Breitbart): *"[The Durbin-Marshall Credit Card Mandates] are a transfer of wealth to the retail oligarchs in this country ... Credit unions represent soldiers, sailors, teachers, [and] first responders. That's who's going to be harmed."*

September 9, 2026



Jan Brewer - [Arizona can't afford a decline in travel and tourism](#)

(Arizona Capital Times): *"For millions of Americans, credit card rewards make travel possible. Airline miles, hotel points, and other travel rewards help families afford vacations, visit loved ones, and explore destinations like Arizona. The proposed Durbin-Marshall credit card bill threatens these programs, putting at risk a powerful driver of travel demand. If travel*

rewards are significantly reduced or eliminated, fewer people will fly, fewer visitors will choose Arizona, and the state's tourism economy will feel the impact."

September 4, 2026



Ross Marchand - [Stop trying to make the Credit Card Competition Act happen](#) (The Center Square): "[The Durbin-Marshall Credit Card Bill] would unleash a cascade of unintended consequences, ranging from the dismantling of popular rewards programs to heightened fraud risks for consumers."

August 25, 2026



Genoveva Diaz - [Credit card bill could hurt Arizona's Latino entrepreneurs](#) (Arizona Daily Star): "The Durbin-Marshall bill would limit community banks and credit unions' ability to support small business lending programs in communities of color. When those institutions lose resources, the consequences hit our communities the hardest...would also shrink the revenue that funds credit card rewards programs, which are crucial to helping small business owners reinvest in their ventures, support their employees, and lower their overhead costs."

August 23, 2026



Alex Coppola - [Maine reps must oppose Credit Card Competition Act](#) (Central Maine): "Supporters are pitching [The Durbin-Marshall Credit Card Bill] as a win for small businesses. I don't buy it. The real savings go to big-box retailers with the leverage to negotiate, not a one-person production company like mine."

July 22, 2026



E.J. Antoni and Peter St. Onge - [Another effort to micromanage credit purchases](#) (Chattanooga Times Free Press): "Instead of saving a few cents, [The Durbin-Marshall Credit Card Bill] would become a permanent tax, falling hardest on small businesses least able to absorb it."

July 19, 2026



Raquel Mitchell - [Credit Card Competition Act the wrong move](#) (Boston Herald): "[The Durbin-Marshall Credit Card Bill would be] a

direct hit to the financial stability of mothers and families across the country...Of all the bad policy coming out from Washington today, the [The Durbin-Marhsall Credit Card Bill] may be the most damaging to their day-to-day survival."

July 8, 2026



Steve Kelley - [Why Moving Backward on Credit Card Protections Invites Identity Theft and Fraud](#) (Flathead Beacon): "To protect American consumers and small businesses, Congress must reject the Durbin-Marshall mandate and preserve the vital electronic defenses that keep our financial system safe. In an era of accelerating technological innovation fueled by artificial intelligence, now is not the time to be weakening our cybersecurity shield."

July 5, 2026



Jose Montanez - [Small businesses are the heart of our communities](#) (CaloNews): "One of the smartest decisions I made was accepting credit cards. Electronic payments have allowed small businesses like mine to compete, grow and meet customers where they are without the marketing budgets or resources of large corporations. If we want local businesses to continue creating jobs, serving neighborhoods and contributing to our communities, we need payment policies that reflect the realities of running a small business—not regulations designed for large corporations with far greater resources."

June 30, 2026



Terrance Carroll - [Colorado's workers can't afford a decline in tourism](#) (Colorado Politics): "Much of that economic activity is connected to travel, and much of that travel is made possible by the financial tools families rely on every day, including credit-card rewards programs...I hope our U.S. Senators will carefully consider the potential negative outcomes of this bill and vote accordingly to protect Colorado's tourist industry jobs."

June 30, 2026

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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**Electronic
Payments
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