



Issue: Interchange Legislation

Background: Each time you use your debit or credit card, a merchant is paid immediately and the credit union that issues your card receives interchange. This interchange reflects a merchant's fair share of the costs of this convenient system. Interchange supports everything from re-issuing cards compromised by merchant data breaches to providing a call center to contact if your card is lost or stolen. There are currently a number of proposals in Congress to reduce that interchange.

Credit Union Member Concerns: If you carry a credit card or debit card issued by this credit union, interchange supports the card program you depend upon. If interchange were reduced and could no longer adequately support your credit union's card programs, you may end up paying more to use your debit and credit cards or your credit union may no longer be able to offer cards at all.

Action Needed: Please **send a message to your federal legislators TODAY urging them to oppose any legislation which would reduce interchange.** A prewritten letter is available for your use at the credit union [Grassroots Action Center](#), where you can personalize and send an email or print and fax a letter. (This message will be directed to the appropriate legislators based on the address you enter.)

Thank you for your participation in this important Action Alert!