

CLIENT: Merchant Payments Coalition
TITLE: "Hangover" (:60 Radio)
DATE: January 2, 2007

SFX	AUDIO
<p><i>Holiday music, played just a little too slowly, under throughout.</i></p>	<p>FEMALE AVO:</p> <p>Ever heard of the "holiday hangover?"</p> <p><i>(Laughing a little)</i> No, it doesn't come from too much spiked eggnog. It's the horrible feeling you get when you open those credit card bills from December.</p> <p>But this year's holiday hangover was brought to you by none other than the credit card companies.</p> <p>See, in addition to late fees and other charges you know about, Visa and MasterCard also hit folks with interchange fees. And interchange is the biggest credit card fee you've never heard of.</p> <p>In fact, in 2005, Americans paid more than \$30 billion in interchange fees—about <i>twice</i> what we paid in late fees! And what's more, the credit card companies don't want you to know about it.</p> <p>So while Visa and MasterCard fix their fees in secret, the rest of us end up with our heads in our hands and our money in theirs. And <i>that's</i> enough to give anyone a hangover!</p> <p>To learn more, please visit www.UnfairCreditCardFees.com.</p>