



This year's holiday hangover—brought to you by champagne, eggnog and credit card companies.



Every time you used your cards,  
the credit card companies raised a glass.

Interchange is the biggest  
credit card fee  
you've never heard of...  
and it's outrageous.

Credit card companies' fees are enough to send most folks running for the medicine cabinet. In fact, over the last year, Americans paid more than \$30 billion in interchange fees—about twice what we paid in late fees. And what's more, Visa and MasterCard don't want consumers to know about it. They wrote the rules that make it virtually impossible to reveal how much interchange fees cost—and it's time for that to change.

Consumers have a right to know what their credit cards are costing them. Otherwise, Visa and MasterCard will continue to fix fees in secret, while the rest of us end up with our heads in our hands and our money in theirs.

To learn more, please contact the Merchants Payments Coalition  
at (xxx) xxx-xxxx or visit [www.UnfairCreditCardFees.com](http://www.UnfairCreditCardFees.com)

Paid for by the Merchants Payments Coalition (MPC), an organization fighting for a more competitive and transparent credit card fee system that better serves American consumers and retailers alike. The MPC represents the nation's retailers, restaurants, department stores, supermarkets, gas stations, drug stores, convenience stores and online merchants—more than 2.7 million stores and approximately 50 million employees.