



Hands Off My Rewards

CAMPAIGN GOAL

Advocacy contacts

CAMPAIGN OVERVIEW

Consumers' hard-earned credit card rewards are at risk! A new Senate bill would put an end to popular credit card rewards programs – taking cash-back, travel benefits, gas points, and more away from everyday Americans – so big-box retailers can increase their profits even more.

Drive your audience to sign a letter to Congress, telling it to keep its “Hands Off My Rewards!”

KEY CAMPAIGN MESSAGES

- Debit card rewards all but disappeared after Dodd-Frank in 2011. Big-box retailers pocketed the savings. Now, Congress is doing it again – but this time to take away CREDIT CARD reward points. This would be terrible for consumers. Please join me in telling Congress to keep its HANDS OFF our rewards!
- Say goodbye to your credit card rewards! Congress just proposed a bill to kill cash-back and travel benefits for ordinary Americans. Who's going to benefit? Big-box retailers like Walmart and Target. If this makes you mad too, please sign here to tell Congress to keep its HANDS OFF our rewards!
- Your credit card rewards are at risk! A new bill in Congress would put an end to credit card rewards programs – taking cash-back and travel perks away from ordinary people so that big-box retailers can increase their profits. Click here to tell Congress NO!
- Tell Congress your credit card rewards belong to YOU – not greedy big-box retailers like Walmart and Target! Click here to learn more.
- UPDATE: A proposed bill in Congress would eliminate credit card benefits that consumers and small businesses rely on – such as credit card rewards for travel, dining, gas points, groceries, and more. Please click here to learn more and make your voice heard.
- Big-box retailers want to save money by processing credit card transactions in alternative networks. But doing so would create a serious security threat for consumers and increase the chances of fraud. Tell Congress to put consumers over higher profits for Walmart and Target!
- A new bill in Congress is threatening low-income consumers by robbing them of vital cashback and rewards programs while limiting their access to credit and checking. It's a big deal, and we need to tell Congress to keep its HANDS OFF our credit card rewards.

- Small businesses are about to lose the benefits they receive from accepting credit cards – such as convenience, security, and efficiency. Click here to learn more and tell Congress what you think!
- If this proposed bill becomes law, say goodbye to your credit card rewards – cash back, travel perks, gas points, everything! Tell Congress NO before it's too late!

QUOTE FROM THE POINTS GUY'S BRIAN KELLY:

"This bill would take away rewards from consumers since credit card companies would no longer have the ability to fund the programs and the perks we've all grown accustomed to, taking the value away from consumers and putting it in the pockets of retailers. This would be disastrous for consumers, especially those who get immense value from rewards and protections on credit cards by allowing retailers to pocket the interchange savings."

--Brian Kelly, June 7, 2023

Link:

https://thepointsguy.com/news/credit-card-competition-act/?utm_source=flipboard&utm_content=ThePointsGuy%2Fmagazine%2FNews

MESSAGES TO AVOID

- Don't discuss how the bill would bring costs down for consumers – it won't, but that may be too wonky of a debate to get drawn into.
- Don't discuss the cost of credit card swipe fees. Don't use the term "swipe fees".
- Don't discuss increasing credit card costs caused by inflation.
- Don't bring attention to the groups supporting new credit card mandates and their arguments.
- Don't discuss the need for more competition in the credit card market.
- Try to refer to this proposed legislation as "the Big-Box Bill". Try NOT to refer to the legislation by its actual name (the Credit Card Competition Act).

ABOUT THE ELECTRONIC PAYMENTS COALITION

This campaign is run through Hands Off My Rewards, an initiative of the Electronic Payments Coalition, which represents the interests of credit unions, community banks, and payment card networks across the globe. EPC educates policymakers, consumers, and the media about the value, innovation, convenience, security, and competition that exists in the electronic payments system.

ADDITIONAL RESOURCES

- EPC Explainer: [Why Congress Should Oppose the Big-Box Bill \(the Credit Card Competition Act\)](#)
- The Points Guy: [Explaining the Credit Card Competition Act and what it means for your credit card rewards](#)
- [The Big Box Bill Sadly Gets Another Life, to the Detriment of Credit](#)
- [Credit Card Competition Act a boon to big retail, hurts consumer](#)
- [The Credit Card Competition Act Is Not Necessarily A Good Deal For Consumers](#)
- [Credit Card Act Would Destroy Consumer Benefits](#)

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Screenshot upload is required to be paid for all campaigns.