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**Testimony in Support of LD 151, An Act to Allow Businesses to Impose a Surcharge on Credit Card and Debit Card Transactions**

Chair Bailey, Chair Baldacci, and members of the Joint Standing Committee on Health Coverage, Insurance & Financial Services:

I write today in strong support of LD 151, *An Act to Allow Businesses to Impose a Surcharge on Credit Card and Debit Card Transactions*.

As the owner and CEO of Governor's Restaurants with 6 locations across the state, we've seen a dramatic shift over the years in the form of payment by consumers. A majority of payments made at our restaurants are via credit and debit cards. That represents a great cost to our company currently as we are not able to recoup these costs. We must raise prices across the board to compensate for these costs. Ranging from 1.6 to 3 percent of our credit card revenue depending on the type of transaction, our annual credit card processing fees represent hundreds of thousands of dollars that we could better spend for employee benefits, or passing savings on to our guests.

It's obvious that the State government recognizes the impact of these costs, since all state, municipal, and university payments already pass these processing fees along to the consumer. Quite frankly it's not fair that the state can do this, but privately run businesses can't. Often we are told to offer a discount for guests that pay with cash. However it is not logistically possible with point of sale systems to automate this process consistently.

Supporting this bill will allow businesses to pass these costs onto the consumers that choose to pay with credit and debit cards in a fair and transparent manner.

Please feel free to contact me if you have any questions.

**Respectfully submitted,**

**Jason Clay**

Owner/CEO, Governor's Restaurants

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