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Senator Bailey, Representative Gramlich, colleagues on the Health Coverage, Insurance, and Financial Services Committee, I am Representative Joshua Morris and I am here to present **LD 1031, An Act To Allow Time-Share Associations to Charge Credit Card Surcharges.**

Currently state law's only exception to credit card surcharges is allowing municipal governments to charge a surcharge. This is to protect the other payers from having to pay more. If someone wanted to pay their taxes with a credit card and your town or city could not charge them the cost of the swipe fee, everyone's taxes would go up. This protects the other property taxpayers from having to pay the fees for those that choose to pay with a credit card.

This bill is designed to give time-shares the same flexibility. Time-shares are a real estate interest and the fees they charge are for the upkeep of their property. By allowing them to charge a surcharge on those who use a credit card, they can keep their fees down for everyone.

I would also like to take the opportunity to address LD 151 that would allow all businesses to charge a surcharge on all transactions. In the past I have opposed this legislation. However, over the last couple years I have had the opportunity to speak with several business owners in retail and hospitality. As these swipe fees have increased, they have had to increase their prices to satisfy the swipe fees. I believe that with the increased prices for supplies, as well as increased taxes and electricity, giving them the flexibility to charge a surcharge will help them keep prices down for all customers.

I thank you for your time and I would happy to answer any questions you may have.

Joshua Morris
State Representative