

February 21, 2013

Co-Chair Paul R. Doyle
Co-Chair David A. Baram
Senator Kevin D. Witkos
Representative Dan Carter

General Law Committee:

My name is Abner Burgos-Rodriguez, I work for a family owned gasoline distributor located in Bridgeport. I am here today in **opposition to S.B. 440, AN ACT CONCERNING DEBIT CARD PURCHASES OF GASOLINE. H.B. 5045, AN ACT CONCERNING CASH DISCOUNTS FOR GASOLINE AND DEBIT CARD PAYMENTS, H.B. 5607, AN ACT CONCERNING RETAIL DISCOUNTS AND METHODS OF PAYMENT and H.B 6205, AN ACT CONCERNING DEBIT TRANSACTIONS BY CONVENIENCE STORES AND GAS STATIONS.**

There are a few facts that we need to establish so you can understand why we are opposed to these bills. The first fact is debit card transactions are not free. Banks and credit card companies charge us a fee when our customers use their debit card to buy gas.

The second fact is debit card fees are established by banks and credit card processing companies.

The third fact is that any "holds" that are placed on our customers accounts when they use their debit card is done by their bank.

Finally, the most important fact is that gasoline station operators have nothing to do with setting debit card fees or placing holds on a customer's bank account! We can not negotiate these rates, we do not profit from any fees that are charged and we have no control whatsoever on how banks and credit card processing companies assess debit card users with these charges.

It would be unfair to expect local family owned gasoline retailers to have to eat the fees that debit cards carry with them. We only make pennies per gallon and being forced to pay bank fees could erode many retailers margins to nothing.

Ultimately, legislation like this may lead to higher gas prices to offset debit card costs or it may eliminate some retailers from offering cash discounts to their customers. Either way motorists would end up paying more.

Passing laws about debit card transactions that are aimed at the gasoline industry misses the target. We have no control when it comes to these issues and we ask that you reconsider the approach you are taking to find a solution. Dealing with the institutions that are responsible for debit transactions and not gas station owners may help you get the answers that you are looking for.

I urge the committee to **oppose S.B. 440**, AN ACT CONCERNING DEBIT CARD PURCHASES OF GASOLINE, **H.B. 5045**, AN ACT CONCERNING CASH DISCOUNTS FOR GASOLINE AND DEBIT CARD PAYMENTS, **H.B. 5607**, AN ACT CONCERNING RETAIL DISCOUNTS AND METHODS OF PAYMENT and **H.B. 6205**, AN ACT CONCERNING DEBIT TRANSACTIONS BY CONVENIENCE STORES AND GAS STATIONS.

I would be happy to answer any questions you may have.

Thank you.

Respectfully,
Abner Burgos-Rodriguez
Marketing Manager
Standard Petroleum Co.
1 East Avenue
Bridgeport Ct. 06811