



March 8, 2017

Dear Speaker Ryan, Majority Leader McCarthy and Majority Whip Scalise:

Our restaurant locations accept debit cards every moment every day in every congressional district. We continue to be strong supporters of debit swipe fee protections passed as part of the Dodd-Frank Wall Street Reform and Customer Protection Act. These reforms brought a degree of competition and fairness where there was absolutely none before. We are stridently opposed to the repeal of these critical reforms actively under discussion by the U.S. House's Financial Services Committee as part of the Financial CHOICE Act.

In the years leading up to 2010, our restaurants faced skyrocketing swipe fees for debit card transactions. Like all other merchants, we had no ability to negotiate these fees nor could we seek out alternative processing options. The card brands had leveraged their market power to effectively ban such alternatives, wiping away competition that could have stemmed the ever-rising fees.

With the passage of debit swipe fee reform, debit swipe fees for cards issued by our nation's largest banks must now be reasonable and proportional to the cost of processing. Further, the reform requires that debit cards come equipped with two separate network options for processing. This has injected much needed competition into this market. Now alternatives are readily available for debit card processing and our restaurants are empowered to make rational business decisions between competing service providers.

We firmly believe that debit swipe fee protections are good policy and must be retained. Please do not bring legislation to the House floor that will demolish the competition and fairness that the debit swipe fee protections have achieved.

Sincerely,

Arby's Restaurant Group, Inc.
Bloomin' Brands, Inc.
Brinker International
Buffalo Wild Wings, Inc.
The Cheesecake Factory Incorporated
CraftWorks Restaurants & Breweries Group
Culver Franchising System, Inc.
Darden Restaurants
Denny's Inc.
DineEquity, Inc.
Firebirds Restaurant Group
Firehouse of America, LLC

Golden Corral Corporation
Great Outdoor Sub Shop, Inc.
In-N-Out Burger
Lettuce Entertain You Enterprises, Inc.
Pappas Restaurants, Inc.
Red Lobster Seafood Co.
RubyTuesday, Inc.
Slatebridge Restaurant Group
Texas Roadhouse, Inc.
Tijuana Flats Tex-Mex
Wendy's Company
Yum! Brands, Inc.