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Dear **(Senator Name)**,

My name is **(first/last name)** and I own **(name of business)** in **(name of city/town)**.

(Name of business) employs **(X number of people)** and has been a part of the community for **(X years)**. We are just one of **(x state's)** many small businesses.

I wanted to write to you personally to draw your attention to a piece of legislation that is very important to me as a small business owner—the Credit Card Competition Act (S. 1838).

Credit card swipe fees have a very direct impact on me as a business owner. Every month I spend **(x amount)** on these fees, and because I don't have any real choices among credit card networks, there's no practical way for me to work to lower these business costs. If I was able to lower these costs by choosing among networks, I would be able to invest directly into my business and my community here in **(x state)**—and maybe even hire additional staff in the new year.

I understand there may be a hearing in the Senate Judiciary Committee on the Credit Card Competition Act. I regret that I can't travel to DC to speak to you in person and attend the hearing, but as a business owner I have obligations that keep me home in **(x state)**. I hope that my letter and the attached materials will help provide context as you prepare for the hearing.

Seeing the Credit Card Competition Act passed is a top priority for me and other small business owners in **(insert state name)**, and we would appreciate you using your influence on the committee to speak for us in **(x state)** and work with the bill sponsor to pass the Credit Card Competition Act this Congress. We depend on you and your staff to be our voice in DC.

I know that I and other small business owners from around the state will be listening to watching the hearing closely in hopes you'll consider our request, and I hope to visit your office soon and discuss this personally with you or your staff. Thank you for your consideration and attention to this matter.

Sincerely,

(first/last name)

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