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Testimony to the House Committee on Consumer Protection and Commerce  
March 25, 2013

Testimony in support of SB 470 SD1 HD1, Relating to Credit Cards

**LATE**

To: The Honorable Angus McKelvey, Chair  
The Honorable Derek Kawakami, Vice-Chair  
Members of the Committee

My name is Stefanie Sakamoto, and I am testifying on behalf of the Hawaii Credit Union League, the local trade association for 78 Hawaii credit unions, representing approximately 804,000 credit union members across the state.

We are in support of SB 470 SD1 HD1, which would prohibit retailers from imposing credit card surcharges. In today's environment of e-commerce, credit cards have become among the most convenient methods of payment. Credit cards are an easy, efficient, and safe way to pay. Consumers should not be penalized for using credit cards, and should have ample freedom to use any method of payment that they choose. Allowing retailers to charge a fee to use credit cards would only discourage consumers from using credit cards.

Thank you for the opportunity to testify.