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Is it possible to null and void the opinions of all credit unions, banks and those who work for them? I'm so sick about hearing how banks and their stock holders will be "upset" over this proposal. How about my pocket being "upset" because it's empty??? How about my former employees being "upset" because i cant afford to pay them and was forced to lay them off? Listen, its about being fair. My biggest seller is a \$5 item. Having to pay a .50 swipe fee, plus around 3% charge on it, plus \$3.50 cost of making it, plus the cost of having someone make it. Whats left when someone pays by card? I'm in the red. I lose money and it happens on a regular basis. So when these people want to talk about making the banks and their stock holders upset, you should have them come to my place and work for a few days.