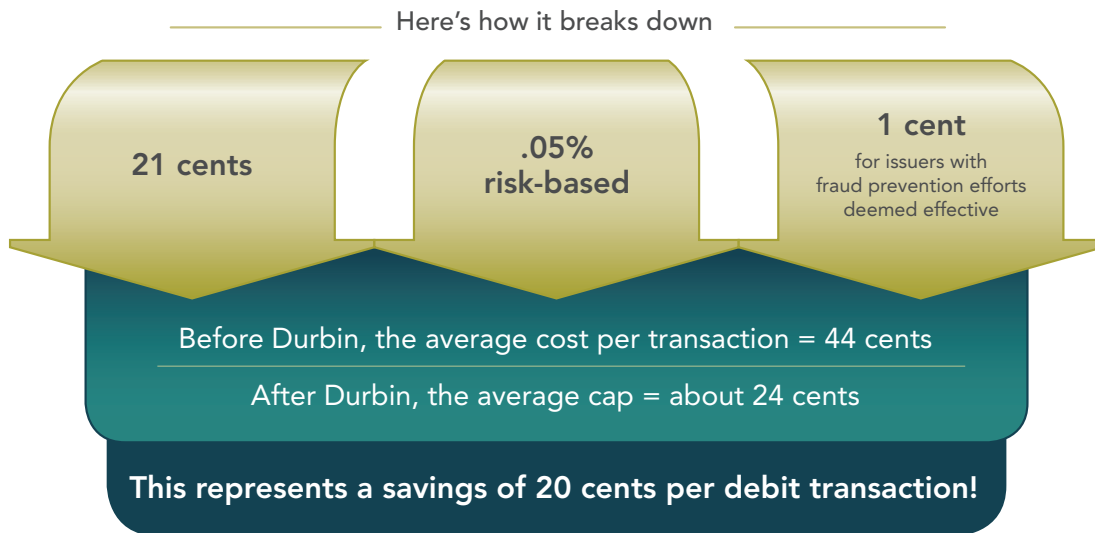


With the Durbin Amendment taking effect

You'll see more money in your bank account.

(As long as you process with Heartland.)

On October 1, important legislation that reduces the amount you pay for processing debit card transactions went into effect. The Durbin Amendment imposed a cap on debit interchange — or transaction fees — and every cent of savings you see adds up to valuable Durbin Dollars you can put to use for your business.



This is exciting news for businesses like yours. But what you may not realize is that before your Durbin Dollars can get to you, they go through your card processor — which may not be passing along these savings to your business.

Without exception, Heartland is sending every single dollar mandated in the Durbin legislation back to its merchants. In fact, based on our calculations, the average Heartland merchant will see an additional \$1,200 annually in Durbin Dollars. **If you're not getting everything you deserve, ask your current processor what they are doing with your savings.**

To learn more, call Heartland's Durbin information line at 888.475.2180 or visit GetYourDurbinDollars.com



Endorsed by



40+ State Lodging and Restaurant Associations

