



March 26, 2025

The Honorable Senator Julie Gonzales
Colorado State Senate
200 E Colfax Ave
Denver, CO 80203

RE: Labor's Strong Opposition to CO House Bill 25-1282

Dear Senator Gonzales,

On behalf of the thousands of Flight Attendants represented by the Association of Flight Attendants-CWA and thousands of working families across Colorado, I am writing to express our union's strong opposition to House Bill 25-1282, misleadingly titled the "Swipe Fee Fairness Act." While this legislation is presented as a measure to support small businesses, in reality, it is being pushed by notoriously anti-union mega corporations at the expense of consumer protections, small businesses, and good union jobs.

Target, Walmart, and Best Buy—all with well-documented histories of union-busting—are among the primary proponents of this legislation. Walmart's CEO even chairs the National Retail Federation board, leading the charge for these types of bills nationwide.

Their efforts to deceive the public and well-meaning lawmakers by promoting this bill as "in support of small business and consumers" is bad faith at best and driven by the worst of corporate greed. We've seen this before, as similar legislation related to debit cards did nothing to actually help consumers. After debit interchange fees were capped in 2010, 77% of merchants did not lower prices, and 22% actually raised them. Meanwhile, major retailers have pocketed over \$106 billion in savings, with no measurable benefit passed along to working families.

In this case, there's not just concern that Main Street won't benefit from the bill; it may also cause real harm. The burden of fraud prevention will be transferred to small businesses and consumers, those who can least afford it.

Credit unions—many of which have a long history of partnering with labor—would be disproportionately harmed by HB25-1282. While large national banks may avoid these impacts due to federal preemption, local credit unions and community banks would face new compliance burdens and potential penalties. These institutions are critical to supporting working families in Colorado communities.

In addition, many of our members rely on the Union Plus credit card, which provides critical hardship assistance during times of disability, hospitalization, job loss, furloughs, and strikes. This safety net for union families would be directly jeopardized by this legislation.

Flight Attendants, along with our colleagues throughout the airline industry, are particularly at risk from this legislation. U.S. airlines employ more than 500,000 workers—the vast majority of which are union jobs with contracts that support families across Colorado and the country. These airlines depend on revenue from credit card partnerships that would be undermined by HB25-1282.

If enacted, this bill would devalue credit card rewards programs, destabilize airline revenues, and undercut the financial standing of carriers. At this very moment, workers are fighting for improved contracts. It could also impede airlines' ability to invest in new aircraft, creating a devastating ripple effect across the manufacturing sector and beyond.

Moreover, Colorado voters—including our union members—will not support a law that strips away popular travel rewards and cash-back benefits. These credit card rewards help make family vacations, visits with loved ones, and weekend getaways possible. They also bring visitors to Colorado, fueling the state's tourism sector, which provides good jobs for thousands of union workers.

On behalf of the Flight Attendants at United Airlines and across the aviation industry, I urge you to stand with Colorado's working families by voting **NO** on HB25-1282.

In solidarity,



Sara Nelson
International President
Association of Flight Attendants-CWA, AFL-CIO