

## NEWS RELEASE

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### **Kansas Bankers Oppose Government Interference in Credit Card Marketplace**

*TOPEKA, Kansas* — The Kansas Bankers Association (KBA) today issued a statement expressing strong opposition to a proposed 10% cap on credit card interest rates. The KBA also reaffirmed its opposition to a credit card payment routing mandate that would weaken the safety, security and control consumers count on when utilizing their credit cards.

“A government-imposed interest rate price cap of 10% would eliminate credit card access for millions of Americans and thousands of Kansans,” states Doug Wareham, KBA’s President & CEO. While mandating an interest rate ceiling on credit cards might sound appealing to some, the fact is implementing this type of price control will not benefit most consumers but will in turn devastate families and small businesses that rely upon and value having access to the benefits of a credit card. Simply put, the implementation of government price controls will force banks to tighten their credit card lending standards and severely limit consumer access to the safe and reliable credit cards we all rely upon in our everyday lives.

“KBA also encourages Congress to once again reject the so-called Credit Card Competition Act (CCCA), which was recently reintroduced by Senator Richard Durbin (D-Illinois) and Senator Roger Marshall, (R-Kansas). The CCCA is more big-government interference with our free market system in the form of a credit card routing mandate being championed by large corporate retailers and merchants that want to control who processes your credit card. This mandate, commonly known as the Durbin-Marshall Amendment, is another misguided proposal that will leave consumers and small business owners with fewer options and few financial benefits from their credit cards. The Durbin-Marshall Amendment would weaken credit card security, devastate credit card reward programs and remove the consumer’s choice regarding what credit card network processes their credit card payments. KBA strongly encourages Congress to oppose government interference in the credit card marketplace.”

*The Kansas Bankers Association is a statewide organization dedicated to advancing the interests of Kansas banks and the communities they serve. We advocate for sound public policy, strong consumer protections, and a vibrant banking system that fosters economic growth.*