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## PRESS RELEASE

### **No minimum purchase requirements are allowed for debit cards. \$10.00 minimum OK for credit cards.**

Recently some constituents of the Honorable Representative Larry Sanitoa expressed concerns with minimum spending requirements when utilizing their credit and debit cards and Representative Sanitoa alerted the Attorney General.

The Attorney General stated “I ensured the Director of Consumer Protection Lynne Blankenkemper and the team of investigators made this a priority and visited stores that were reported to have minimum purchase requirements for credit and debit cards, to do a prompt investigation. Our Office utilized this opportunity to inform businesses of the credit and debit card minimum purchase rules.”

In 2010, Congress passed the Durbin Amendment which directs the Federal Reserve Board to regulate debit card interchange fees so that they are reasonable and proportional to the cost incurred by the issuer with respect to the transaction. See, 15 U.S.C. § 1693o-2. 12 C.F.R § 235.1 Likewise, this gave the Federal Reserve the power to regulate minimum amounts for credit card purchases and as such, the Federal Reserve set the current limit at \$10 or less. See, 15 U.S.C. 1693o-2 (3) (A) (i) (II). These minimums requirements do NOT however, apply to debit cards, only credit cards. The merchant application agreement utilized in the territory accurately reflects the Federal rules and laws.

All businesses must take notice that if you were previously applying a minimum purchase requirement for debit cards you must stop this practice immediately. Also, please be reminded that you cannot exceed a \$10.00 minimum for credit card purchases. Thus, a \$20 minimum purchase for a credit card is unlawful.

Currently, the Territorial Bank of American Samoa (TBAS) has debit cards but no credit cards. There is NO minimum purchase requirement for using a TBAS debit card. Thus, for example, a debit card can be used to make a \$5 purchase.

Any questions or consumer complaints should be directed to the Director of Consumer Protection at [consumer@la.as.gov](mailto:consumer@la.as.gov) or phone no. 684-633-4163.