



# Malt Beverage Distributors Association of Pennsylvania

## Top Ten Reasons why MBDA membership is good for your business

1. Provides a unified voice and presence in Harrisburg that works to protect and promote your interests and preserve the value of your business.
2. Saves your business thousands of dollars a year in credit card processing fees.
3. Saves your business hundreds of dollars a year in insurance premium costs.
4. Saves you hundreds of dollars a year in electric rates.
5. Saves you hundreds of dollars on ID readers, which helps prevent underage sales and avoids costly LCB penalties.
6. Saves you money and time with online RAMP training for your employees.
7. Generates additional revenue for you from our ATM program.
8. Works to stop the expansion of beer sales in grocery and convenience stores, the single greatest threat to the economic vitality of your distributorship.
9. Helped get expanded Sunday hours for customer convenience and to compete more effectively with grocery and convenience stores, permitted beer tastings, expanding the number and type of non-beer items and much more.
10. Helps you operate more efficiently by learning from the experiences of your fellow distributors.

## Why Join?

Joining MBDA is a smart business decision.

Member benefits can help you save thousands of dollars a year in insurance costs, credit card processing fees, electric utility rates and equipment purchases,

earn revenue through our ATM program and much more. Whether it's lobbying for the right to sell six-packs, or working to stop liquor reform efforts that will put you out of business, MBDA is in the front lines of promoting and protecting the interests of Pennsylvania beer distributors. MBDA members learn quickly that the cost of their membership is more than offset by the savings they realize from participating in MBDA's member benefits programs. So before you say you can't afford to join, ask yourself, can I afford not to join?



## MBDA membership provides valuable benefits for beer distributors

- Government affairs lobbying promotes and protects your interests in Harrisburg and preserves the value of your business. Permitting distributors to sell less than a case and stopping the expansion of beer sales in grocery and convenience stores are top priorities for MBDA.
- Our public relations campaign by way of newspapers, radio & television is directed to consumers and the legislature. A key to consumer convenience is to allow distributors to sell in smaller packages.
- MBDA's executive staff is only a phone call away to offer advice on any industry issue or problem.
- Newsletters and emails are regularly sent to members to keep you up-to-date on legal, legislative and regulatory issues.
- Income you generate and savings you realize through MBDA's discounted programs pay for your dues many times over. Members make transaction revenue through our ATM program and save thousands of dollars a year in insurance premium costs, credit/debit card processing fees, and electric utility rates.

### Dues Formula for Membership Year, July 1, 2014 to June 30, 2015:

Distributor—Please check your appropriate category below:

- \_\_\_ Annual gross sales under \$500,000 = \$360.00/yearly membership dues.
- \_\_\_ Annual gross sales \$500,000—\$1,000,000 = \$495.00/yearly membership dues.
- \_\_\_ Annual gross sales \$1,000,001—\$2,000,000 = \$695.00/yearly membership dues.
- \_\_\_ Annual gross sales \$2,000,001—\$3,000,000 = \$830.00/yearly membership dues.
- \_\_\_ Annual gross sales over \$3,000,000 = \$950.00/yearly membership dues.

Please make check payable to MBDA and mail to 230 S. Broad St., Suite 903, Philadelphia, PA 19102. In revising MBDA's dues structure, every effort was made to consider all business sizes. For the new dues structure to work, it is imperative that your payment accurately reflects your TOTAL gross sales volume.

MBDA estimates that 68% of your dues is tax deductible as a business expense. 32% is expended for lobbying and is non-deductible. Membership certificate & decal will be sent to you upon receipt of your dues.

# Member Benefit Programs

MBDA members who take advantage of our MANY MEMBER BENEFIT PROGRAMS can realize thousands of dollars in savings each year. Available ONLY to MBDA members, these special programs include:

## CREDIT & DEBIT CARD PROCESSING

### Members save \$500 to \$1,500 a year

Get the best possible fee schedule through PNC Merchant Services:

- ✓ Huge savings to process signature debit cards, which represent 65% of our merchants' processing business. Significant savings on processing credit cards. See examples below:
- ✓ Pay only .30 cents to process Visa-regulated bank debit card transactions, and only .47 cents on a Visa non-regulated bank debit card, on an average \$27 ticket
- ✓ Pay just .92 cents on Visa credit card transaction on an average \$41 ticket
- ✓ Pay just \$1.34 on a Visa Rewards 1 credit card transaction based on an average \$62 ticket
- ✓ Pay \$1.90 on a Visa Business Card transaction on an average \$71 ticket
- ✓ Free supplies
- ✓ No fee for set-up, statements, reporting, account maintenance, batch, ACH, monthly service
- ✓ Dedicated account manager; access 24/7 to customer help desk
- ✓ Monies deposited within 48 hours/24 hours for PNC customers
- ✓ Reprogram existing equipment at no charge, or lease or purchase the newest model terminal at a low cost
- ✓ Increase your customer base with our Gift Card Program

## ENERGY

### Save as much as \$1,500 annually

Exclusive offer to save money on your commercial electricity through our consultant, Kinetic Energy Associates:

- ✓ Use the power of group purchasing by combining your energy usage with other MBDA members to attain the lowest possible kWh rate
- ✓ Guaranteed pricing for length of contract

## BUSINESS INSURANCE

### Save hundreds annually & earn dividends

Available through all Penn National agents, our program is specially designed for beer distributors and offers:

- ✓ Competitive pricing on auto, casualty, property, umbrella and worker's compensation coverages, as well as low-cost liquor liability
- ✓ Group dividend eligibility. MBDA members have received dividends for eight consecutive years.
- ✓ 10% credit on auto, business owners and workers compensation insurance
- ✓ 10% credit on liquor liability if you use an electronic scanning device

## LEGAL SERVICES

MBDA provides its members with direct access to professional legal services from attorneys who specialize in the liquor code and have extensive experience dealing with other non-liquor code issues that confront distributors on a regular basis. These attorneys are available to provide free legal advice to MBDA members on minor issues, and are available for use by members through individual engagement at favorable rates should such services ever be needed. MBDA also utilizes its legal defense fund to engage its general counsel and outside counsel to handle legal matters of statewide significance such as challenging the proliferation of liquor licenses in non-traditional retailers, most notably those which sell gasoline, analyzing the impact of proposed changes to the liquor code, and litigating other issues affecting our industry as a whole.

## ATM MACHINES

### Earn "free" money every day

MBDA's newest member program, our ATM Program, sponsored in partnership with CORD Financial Services, gives you the benefits of having an ATM in your store at minimal cost to you. Members report earning hundreds of new dollars a month in processing fees from their customers.

- ✓ Machines are brand new and ADA compliant
- ✓ You'll earn money on every transaction paid monthly to your account by EFT or check
- ✓ All cash withdrawn is deposited into your account within 48 hours

## ELECTRONIC SCANNING

### Save hundreds annually & prevent costly violation penalties

Protect your license & help prevent citations for underage sales with these fraudulent ID detection systems:

- ✓ ID-e2001—reads magnetic strip: MBDA member price \$375 (retails @ \$429—save \$54).
- ✓ ID-e2004-S—reads magnetic strip, 1-D & 2-D Bar Codes: MBDA member price \$900 (retails @ \$1,100—save \$200).
- ✓ ID-e2004-P—reads magnetic strip and 2D Bar Code: MBDA member price \$950 (retails @ \$1,150—save \$200).
- ✓ ID-e-Seek 300—Wireless Option & New Digital Photo Feature: MBDA member price \$1,400 (retails @ \$1,600—save \$200).

## PROMOTIONAL ITEMS

### Save hundreds more annually

Networker offers you an inexpensive way to advertise your business

- ✓ Advertising and novelty items imprinted with wording of your choice
- ✓ Low pricing, even on minimum quantity
- ✓ Invoicing only after delivery
- ✓ Free catalog with thousands of items to choose from

## PUBLICITY AND PROMOTION

MBDA helps promote member distributors through website features, social media channels and other marketing activities, and can provide advice on other promotional activities.

## LEGISLATIVE SERVICES AND ACCOMPLISHMENTS

### Promote, protect & preserve your distributorship

- ✓ Without MBDA's intensive opposition, thousands of non-specialty retailers would be selling case beer from their supermarket and convenience store aisles today.
- ✓ Stopped Governor Corbett's proposal to issue beer-selling licenses to grocery, convenience and big-box stores that would have raised consumer prices, decreased their selection and lowered the value of your license.
- ✓ Intervened in multiple license transfer requests to stop grocery and convenience stores from selling beer and gas from the same location, place and premises.
- ✓ Lobbying for package reform to allow distributors to sell 6-packs to their customers.
- ✓ Secured Sunday sales with extended hours to help distributors provide greater customer convenience and better compete with other licensees.
- ✓ Secured passage of legislation to allow on-premise beer tastings by distributors.
- ✓ Secured passage of legislation allowing distributors to accept credit cards.
- ✓ Obtained greater inventory of items that distributors are permitted to sell, in addition to malt and brewed beverages.
- ✓ Secured an exemption for distributors from paying a mercantile tax on their gross receipts, saving you thousands of dollars a year.
- ✓ Secured passage of the Quota Law to preserve the value of your license.
- ✓ Reduced the amount of on-premises records that you are required to maintain.
- ✓ Eliminated reporting requirements for keg and multiple case purchases.
- ✓ Secured passage of false ID legislation to assist distributors in preventing sales to minors and to help you in your defense against these sales.
- ✓ Added member benefit programs and services that help distributors save thousands a year in operational and other costs.