

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. MBDA successfully lobbied the Pennsylvania General Assembly to allow beer distributors the ability to sell 6-packs, singles and growlers, the most significant package reform in 75 years.
- 3. Through MBDA's concerted legal efforts with the PA Liquor Control Board, we secured 12-pack sales for beer distributors.
- 4. Works to stop the expansion of beer sales in grocery and convenience stores, the single greatest threat to the economic vitality of your distributorship.
- 5. Saves your business money in credit card processing fees.
- 6. Saves your business money in insurance premium costs.
- 7. Saves your business money in commercial electricity rates.
- 8. Saves your business money on ID readers, to help prevent underage sales and avoid costly PLCB citations.
- 9. Saves you money and time with online RAMP training for your employees.
- 10. Generates additional revenue for you from our ATM program.

Malt Beverage Distributors Association of Pennsylvania

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, and electric utility rates, you'll earn revenue through our ATM program and much more. Whether it is successfully



lobbying for legislation that allows beer distributors to sell 6-packs, singles and growlers, securing 12-pack sales, or lobbying to stop liquor reform efforts that will put you out of business, MBDA is at 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

- MBDA was the driving force behind the enactment of Package Reform Legislation (Act 166) that allows beer distributors to sell all packages sizes from a single to a case including growlers.
- Our public relations campaign by way of newspapers, radio & television is directed to consumers and the legislature. A key to consumer convenience was to allow distributors to sell in smaller packages, and MBDA was successful in promoting that significant change. MBDA continues to ensure that grocery, convenience and big box stores not be permitted to sell beer by the case or in their aisles.
- MBDA's executive staff is only a phone call away to offer advice on any industry issue or problem. You'll have access to legal services from our attorney who specializes in the Liquor Code.
- 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, 2018 to June 30, 2019:

Distributor—Please check your appropriate category below:

- ____ Annual gross sales under \$500,000 = \$460.00/yearly membership dues.
- ____ Annual gross sales \$500,000—\$1,000,000 = \$595.00/yearly membership dues.
- Annual gross sales \$1,000,001—\$2,000,000 = \$795.00/yearly membership dues.
- ____ Annual gross sales \$2,000,001—\$3,000,000 = \$930.00/yearly membership dues.
- Annual gross sales over \$3,000,000 = \$1,050.00/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

Through MBDA's partnership with PNC Merchant Services, Association members are assured of paying the lowest possible fee schedule to process credit and signature debit card transactions. You pay interchange + only \$0.05 cents + 5 basis points (.005).

- Low pricing to lease or purchase the latest equipment. Reprogram existing equipment free of charge.
- ✓ No fees for set up, statements, reporting, account maintenance, batch, ACH, etc.
- ✓ Receive supplies free of charge.
- ✓ Dedicated Account Manager for MBDA merchants. Customer help desk 24 hours a day/7 days a week. Client Line access 24/7.
- Continue to do business with your existing bank. Monies are deposited into your business checking account within 2 calendar days; 1 day for PNC bank customers.
- Fee collection is monthly, not daily.
- Increase your customer base with our Gift Card Program.

Distributors who process through another processor can send us their statement and we'll be glad to do a rate comparison.

ENERGY

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.
- Each member will continue to receive their own bill, be responsible for their own payment of the bill, and each member's local utility company will continue to maintain and service the wires that carry electricity to their businesses.

BUSINESS INSURANCE

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 of the last ten years. MBDA members received a 13% return on their investment for 2017.

AUTOMATIC ENROLLMENT IN AMERICAN BEVERAGE LICENSEES

ABL is the leading national trade association for beer, wine and spirits retailers. You'll receive their quarterly membership magazine "The ABL Insider".

CONVENTION REGISTRATION DISCOUNTS

Discounts are offered to participate in the Sunday business & hospitality sessions.

RESPONSIBLE ALCOHOL MANAGEMENT PROGRAM (RAMP)

Participation is offered at a discounted rate to distributor members employees. Call MBDA to obtain the discount code and then visit www. mbda.org to register for MBDA's online RAMP training as approved by the PLCB.

ATM MACHINES

Our ATM Program, sponsored in partnership with CORD Financial Services, gives you the benefit 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 in deposited into your account within 48 hours.

ELECTRONIC SCANNING

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).

PROMOTIONAL ITEMS

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

LEGISLATIVE SERVICES AND ACCOMPLISHMENTS

- MBDA successfully lobbied the Pennsylvania General Assembly to allow beer distributors the ability to sell 6-packs, singles and growlers, the most significant package reform in 75 years.
- Secured 12-packs for beer distributors through MBDA's concerted legal efforts with the PA Liquor Control Board.
- Without MBDA's intensive opposition, thousands of non-specialty retailers would be selling case beer from their supermarket and convenience store aisles today.
- 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.