



Valuable Membership Connections



- Achievements such 6 & 12-Pack Sales, Singles, Slushies, Growlers, Fermented Fruit beverages, and a whole list of new products to sell.
- Success in appealing to state officials to have beer distributors classified as essential businesses so we could remain open during the COVID-19 pandemic.
- Protecting your business and investment to stop the expansion of beer sales in grocery and convenience stores. Most recently we halted their attempts to greatly expand alcohol sales under the guise of aiding customers during our national crisis!
- Weekly e-newsletters and alerts keep you up-to-date on legal, legislative and regulatory issues.
- Any questions? Need assistance? Our Executive Secretary, Stephanie Eckert, is only a phone call away at 215-732-6258 or email mbdasn@aol.com
- Legal Updates and Specialized Advice on industry-related questions at no charge thru Caputo Law Office.
- Access to two teams of lobbyists thru Stevens & Lee and Long & Nyquist to promote MBDA's goals and protect the interests of our distributors and their customers.

\$ Commercial Electricity thru our partnership with consultant Kinetic Energy saves members over \$500/year. **Please see the reverse side for an MBDA member's savings in 2019.**

\$ Business Insurance thru Penn National. "Tap into the Savings" and cover your building, inventory, equipment, trucks/autos, windshields and liabilities at great rates. **On the reverse side are several examples of premium savings that distributors received when they switched to Penn National.**



An added bonus is that our program pays yearly dividends! While dividends cannot be guaranteed, below is what MBDA members in the group program had returned to them each April over a recent three year period: 2019 - 9%; 2018 - 9%; 2017 - 13%. **As an example, if your premiums were \$5,000 annually in the years 2017 and 2018, you would have received dividends of \$650 and \$450. That totals \$1,100 back in just two years.**

\$ Credit and Debit Card Processing thru PNC Merchant Services at the terrific rate of only 0.05% + \$0.05 over cost of interchange and ancillary fees – the best in the industry! MBDA members have reported effective discounts ranging from 1.69% to 1.91%. **Please see the reverse side for a cost analysis. Or send us your statement and we'd be happy to do a rate comparison showing how you'll save money through PNCMS.**

\$ Here's Additional MBDA Programs that save you money –

- Discounted Office Equipment & Supplies thru Pinnacle Business Products saves you a minimum of 25% off retail price.
- Web site design thru Sagapixel who will build a custom web site for only \$500!
- Electronic Scanning machines for age verification starting at only \$375 thru Ray Swerdlow.
- On-line Ramp training for your employees at half the price – only \$10!
- Our advertising specialists – DNB Promotions & Networker Promotions – offer you imprinted novelty items as an effective and inexpensive way to promote your business.

To enroll in a program or for more information, please contact MBDA's Stephanie Eckert by phone 215-732-6258 or email mbdasn@aol.com.

Please join MBDA by returning the enclosed membership invoice at your earliest opportunity.

**MEMBER'S ELECTRIC GENERATION SAVINGS THROUGH
MBDA'S PROGRAM WITH CONSTELLATION V. PECO**

Year	KwH	Peco Charge Per KwH	Constellation Charge Per KwH	Difference	Savings
2019	89,698	.0657	.0599	.0058	\$520.00

Note that a monthly comparison chart is available upon request.

**BELOW ARE SEVERAL EXAMPLES OF BUSINESS INSURANCE PREMIUM SAVINGS
THAT DISTRIBUTORS RECEIVED WHEN THEY SWITCHED TO PENN NATIONAL.**

Beer Distributor	Prior Carrier	Penn National	Savings
#1	\$3,909	\$3,496	\$413
#2	\$9,668	\$8,158	\$1,510
#3	\$10,267	\$4,060	\$6,207
#4	\$3,748	\$2,589	\$1,159

**CREDIT CARD PROCESSING SAMPLE
EFFECTIVE RATE OF 1.91%***

Yearly Processing Amount	Rate 2.25%	Rate 2.50%	Rate 2.75%	Rate 3.00%	Sample Rate 1.91%	Savings Over Lowest Rate
\$500,000	\$11,250	\$12,500	\$13,750	\$15,000	\$9,550	\$1,700
\$1,000,000	\$22,500	\$25,000	\$27,500	\$30,000	\$19,100	\$3,400
\$1,500,000	\$33,750	\$37,500	\$41,250	\$45,000	\$28,650	\$5,100
\$2,000,000	\$45,000	\$50,000	\$55,000	\$60,000	\$38,200	\$6,800

*Sample can vary depending on card type and how the cards are processed.
We strongly discourage punching in the numbers because of cost and fraud risk.