

## USING A CREDIT CARD? KNOW YOUR RIGHTS:

- ◆ Merchants are not allowed to set minimum or maximum purchase amounts for Visa, MasterCard or Discover purchases, according to their credit agreements.
- ◆ Merchants that accept Visa, MasterCard and American Express are required to treat American Express cards equally; that is, they may not set minimum or maximum purchase amounts for American Express.
- ◆ Merchants are not allowed to impose surcharges on Visa and MasterCard purchases. Merchants that accept these cards are required to abide by the same rule for American Express and Discover.

THE FIXER

CHICAGO SUN-TIMES

CLIP AND SAVE – CLIP AND SAVE – CLIP AND SAVE – CLIP AND SAVE – CLIP AND SAVE