

# 10 Reasons to Belong

## 1 You'll do better with an expert along.

Whether it's kayaking a river, climbing a mountain or running a business, having an expert at your side is priceless. MRA is the recognized expert for credit card processing and other valuable business services.

## 2 A proven track record you can trust.

MRA has served as a trusted business resource for thousands and thousands of businesses over the past 71 years, growing to become the nation's largest state trade association of general merchandise retailers. We have been involved in credit card processing since before Visa (BankAmericard) and MasterCard (MasterCharge) were established.

## 3 Strength in numbers.

By aggregating the purchasing power of nearly 5,000 members and their more than 12,000 stores, MRA is able to negotiate better prices and rates on a wide range of business services. It's also why vendors seek out MRA and pay attention to our members' needs and requirements.

## 4 Legislative advocacy.

MRA is the voice of retailing in Michigan. Our full-time presence in the Capitol enables us to advocate for government actions that improve the business climate and oppose measures that would be harmful to your business. When you belong to MRA, you have the political clout of thousands of other businesses working on your behalf.

## 5 MRA member services lower your costs.

Member services that boost your bottom line include low-cost credit card processing, cost-competitive insurance programs and coverages, discounts on natural gas for home and business (your employees' homes, too) and discounts on outbound and inbound shipping. In addition, there are college scholarships for your employees and family (your employees' families, too) and many other ways to save.

## 6 MRA offers the best credit card processing solutions, period.

MRA has the most cost-effective transaction solutions for your business, whether it's plug and play or a customized application. No matter how sophisticated or simple — POS, terminal, Internet, wireless, virtual terminal, ACH processing, recurring billing — and no matter what your business is, MRA is the expert source.

## 7 MRA protects both you and your business.

A full range of insurance services, from group and individual health to dental and life, and from home and auto to workers' compensation insurance (through Retailers Mutual Insurance Company) are available to members. And when you process credit card transactions through MRA you are *automatically* provided protection against a costly data breach that might otherwise put you out of business.

## 8 Outstanding, personal customer service.

Our Customer Service Representatives are full-time employees of MRA, not contract workers in an outsourced call center halfway around the world. Their knowledge and experience (an average of 13 years in their positions) helping MRA-member business owners and managers is the reason they know the answers to members' questions and score high on follow-up customer satisfaction surveys.

## 9 Low membership fee.

Membership in MRA (as low as \$130 per year) provides access to a wealth of business services at a cost far less than membership in most other business organizations. Your business savings from the wide range of member services far surpass your dues.

## 10 Information you can use.

MRA's website, publications, e-newsletters, surveys, webinars, seminars and other information provide knowledge and advice you can put to good use in your business. Learn practical business tips from the experts and your peers.

### Bonus Reason

You don't need to be a retailer to join MRA and enjoy MRA's member services. MRA delivers outstanding services, along with personal customer attention and assistance, to businesses of all sizes and all types.