

Welcome to Michigan Retailers Association

Our Services
at a glance



Michigan Retailers Association is the unified voice of Michigan's retail industry and a trusted resource for more than 5,000 businesses that own and operate 15,000 stores and websites across the state.





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WELCOME TO MRA!

As a member of Michigan Retailers Association, you have access to our resources and new opportunities every single day. Beyond our credit card processing services and our best-in-class workers' compensation program, we are committed to advocating for the interests of our members in Lansing, and helping promote your business through our Buy Nearby campaign.

Keep this welcome guide handy, we've included how to contact us and information about each of the programs we provide to members.

If you have any questions about your membership or benefits, please contact us at 800.366.3699 or mra@retailers.com.

Thank you for choosing MRA!



William J. Hallan
President and CEO
Michigan Retailers Association



DIRECTORY

Michigan Retailers Association

603 South Washington Avenue
Lansing, Michigan 48933

517.372.5656
Toll-free: 800.366.3699
mra@retailers.com
Retailers.com



DEPARTMENTS

Advocacy

adrumm@retailers.com

Sales/Credit Card Processing

sales@retailers.com

Customer Service/Supplies

800.563.5981
customerservice@retailers.com

Communications and Marketing/Media Relations

communications@retailers.com

Retailers Insurance Company

ric@retailers.com

Accounting

cmedler@retailers.com

Membership

fbushrey@retailers.com

Health/Group Insurance

anemetz@retailers.com

ASK US FIRST

Have a business - or law -related question? Email askusfirst@retailers.com or call 800.366.3699. Our team of knowledgeable staff will help find the answer for you.



**ASK US
FIRST**



DIVISIONS

Michigan Retailers Association exists to serve its members, all of which represent different retail categories.

Michigan Grocers

Became a division of MRA on January 1, 2018.

Michigan Retail Hardware

Became a division of MRA on July 1, 2016.

Michigan Jewelers

Became a division of MRA in November 1956.

Michigan Shoe Dealers

Became a division of MRA in November 1956.

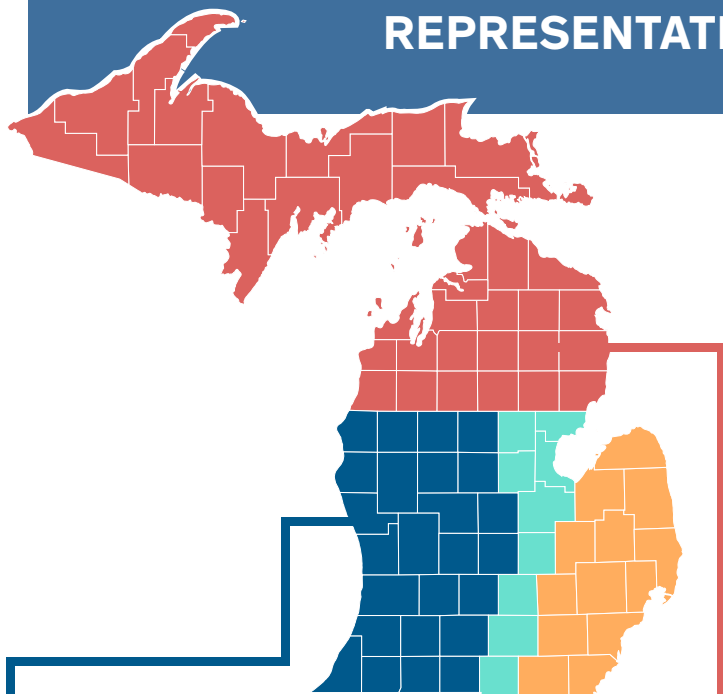
Michigan Floor Covering

Became a division of MRA in April 1998.

Michigan Tire and Vehicle Services

Originally the Michigan Tire Dealers and Retreaders Association. Became a division of MRA in 1968.

MEET YOUR SALES REPRESENTATIVES!



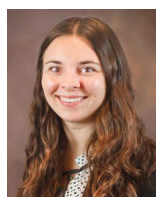
Burke Sage
West-Central Michigan



Chris Smith
Central Michigan/
National



Miranda Piersol
Southeast Michigan



Lindsey Tuggle
Northern Michigan

To contact your representative
and learn more, go to
retailers.com/about-us/representative
or scan the QR code.



CREDIT CARD PROCESSING

Michigan Retailers offers payment solutions for every business. We make accepting payments easy in-store, by phone, online or on the go. We even offer a popular surcharge program to reduce your processing fees by as much as 75%! Experience the difference with MRA as your payments partner.

FOUR BIG ADVANTAGES

Michigan-based: Our local territory representatives and customer service team provide expert advice and help keep your business operating efficiently.

No long-term contracts: We earn your business every day.

Retailers Point-of-Sale: A powerful all-in-one solution that enables you to manage every aspect of your business with the utmost efficiency.

Surcharge Program: Surcharging helps you keep more of your profits.

MRA OFFERS
FLAT-RATE
PRICING FOR
TRANSACTIONS | RATES AS
LOW AS
2.59%

PROCESSING WITH
MRA SAVES MEMBERS
AN AVERAGE OF 23%
ON CREDIT CARD
PROCESSING FEES.



WORKERS' COMPENSATION



Retailers Insurance Company's workers' compensation program has been providing superior coverage to Michigan businesses for more than 30 years. Our coverage includes an Enterprise Cyber Liability Program, \$2 million employer liability limits, no additional cost for terrorism coverage and multiple ways to be eligible for premium discounts. In addition, our team and network of independent agents provide excellent customer service to help with any of your workers' compensation questions or insurance claim needs.

Visit RetailersInsurance.com to learn more.

Retailers
INSURANCE COMPANY

WORKERS' COMPENSATION SPECIALISTS



ADVOCACY

Legislative advocacy is the reason MRA was founded in 1940. It all started with the state sales tax and we've continued that focus. We promote legislation to keep up with the changing retail landscape and protecting retailers from costly taxes and regulations.

We'll keep you informed by alerting you about changing laws and rules. We'll get you access if you need help dealing with a state department or agency. (Remember to Ask Us First!) And we'll act as your shield by tackling tough issues so you can stay out of the spotlight and focus on your business.

When it comes to retail issues, you can trust us to protect your business.

Learn more by visiting Retailers.com/advocacy.

SHIPPING DISCOUNTS

FedEx Discounts

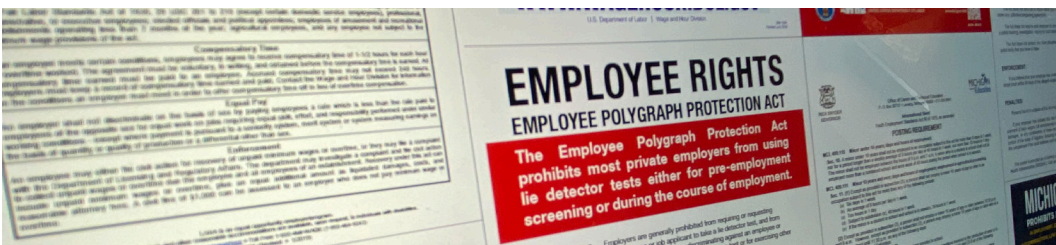
Rely on FedEx for all of your shipping needs and save through the MRA benefits program. Members receive 40% off FedEx Express and 30% off FedEx Ground. If you currently ship with FedEx, you'll be able to continue using it the same way you do today. After you enroll in the FedEx Advantage Program, the discounts will be added to your account and then automatically applied to your shipments.

Freight Savings

MRA members save on shipments with TForce Freight, YRC, XPO, Saia, and many others. These competitive rates are made available through our endorsed shipping provider, PartnerShip®. With this free MRA member benefit, you'll reduce your freight costs, easily rate shop between carriers, and get dedicated support from shipping experts. Whether you're shipping a single pallet or a full truckload, PartnerShip will help you ship smarter.

To learn more, contact Harmony Clouse-Babcock at hclouse@retailers.com or go to PartnerShip.com/41MRA by scanning the QR code below.





LABOR LAW POSTERS

Our labor law posters will meet your business compliance requirements and cover federal and state required postings. As an MRA member, you can receive one free poster (sold elsewhere for \$30+). To get your free poster and to purchase additional posters, visit Shop.retailers.com



NEWS/INFORMATION

Stay Informed

Let us help you focus on what's really affecting your business. With our bi-monthly Michigan Retailer magazine, email updates, and social media channels, we'll keep you updated and ahead of the trends.

Advertise with us! Contact news@retailers.com.

Michigan Retail Index Survey

Each month, in cooperation with the Federal Reserve Bank of Chicago's Detroit branch, we survey our members on the previous month's sales performance. This key economic indicator is an important gauge of the health of Michigan's retail industry and the direction of the state's overall economy.



SCHOLARSHIPS

The Michigan Retailers Foundation is committed to providing members and their families access to college scholarships. The annual scholarship application period begins on January 1 and ends April 1. To be eligible for the multiple \$3,500 awards, student applicants or their parents/guardians must be employed at a MRA member business. High school seniors, college freshmen, sophomores, and juniors may apply. Financial need is not a consideration.

Scholarships can be used at a four-year university, community college, or trade school.

You can also establish your own legacy scholarship, or donate to the program. Learn more at retailers.com/member-benefits/scholarship-program or scan the QR code.





\$50 REFERRAL BONUS



Do you know a business that could utilize one or many of MRA's business services?

Refer them to us!

**WHEN THEY BECOME
A MEMBER,
WE'LL PAY YOU \$50!**

Scan the QR code below to get started or go to retailers.com/get-more-out-of-your-membership.





HEALTH AND WELLNESS

Your employees are your most valued asset, and Michigan Retailers is dedicated to help you retain them! We pride ourselves on our personal customer service and are committed to assist you through the enrollment and administrative process.

Let us be an extension of your staff. We can process your enrollments, provide you with compliance assistance, answer any questions your employees might have, and more.

For an employer group with two or more employees, we offer a variety of insurance such as:

- Group health insurance
 - Blue Cross Blue Shield of Michigan
 - Blue Care Network
 - HAP
 - Priority Health
 - Physicians Health Plan
 - McLaren Health Care
- MRA member exclusive Delta Dental coverage
- MRA member exclusive VSP Vision coverage
- Life insurance
- Short-term disability insurance
- AFLAC

Let Michigan Retailers Association be your one contact for all your employee benefit needs. Call our dedicated customer service team at 800.366.3699, ext. 658, or email Ally Nemetz at anemetz@retailers.com.



BUY NEARBY

The Buy Nearby campaign promotes Michigan retail businesses and educates consumers on why it's so vital to keep our shopping dollars in Michigan. The campaign leads up to Buy Nearby Weekend in October - our marquee weekend to promote Michigan-based businesses large and small. We provide our members with annual resources to help promote the weekend, and engage shoppers through advertising.

Visit BuyNearbyMI.com to learn more.



BuyNearby®

WE LOOK FORWARD TO SERVING YOU!

Questions about our services?

Go to **Retailers.com** or call **800.366.3699** and we'll get you the answers!



Retailers.com

RetailersInsurance.com

BuyNearbyMI.com



603 South Washington Avenue
Lansing, Michigan 48933

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