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December 20, 2012

Mr. Ajay Banga
President and Chief Executive Officer
MasterCard Incorporated
2000 Purchase Street
Purchase, New York 10577

Mr. Kenneth Chenault
Chairman and Chief Executive Officer
American Express Company
American Express Tower, World Financial Center
200 Vesey Street
New York, New York 10285

Mr. Charles Scharf
Chief Executive Officer
Visa, Inc.
Post Office Box 8999
San Francisco, California 94128-8999

Mr. David W. Nelms
Chairman and Chief Executive Officer
Discover Financial Services
2500 Lake Cook Road
Riverwoods, Illinois 60015

Dear Messrs. Banga, Scharf, Chenault, and Nelms:

I am writing to request that your companies waive processing and transaction fees for donations that are made to organizations providing relief to the Newtown community following the tragic shootings at Sandy Hook Elementary School.

The events of December 14 were horrific and appalling, and they have deeply and grievously affected the residents of Newtown community as well as victims and their families. As the community grieves, I have been touched by the generous outpouring of help and spirit from Americans all over the country in offering assistance. Many Americans have already made donations to charitable organizations that are providing assistance to the community, and I hope many more will follow.

Your companies enable an easy method to contribute to relief efforts by allowing them to use their credit or debit card to donate online, over the phone, or via text message. Although convenient, donating via credit or debit card may incur a processing charge, reducing the donation's effectiveness. Your companies have waived these charges following previous tragedies, and I urge you to waive these fees in this instance as well.

Your companies provide a convenient service to generous Americans who wish to help a distraught community. I encourage you to allow these charitable contributions to be most effective and do the most good for the Newtown victims, their families, and community by waiving the transaction fees that normally apply to these donations.

Sincerely,



Richard Blumenthal
United States Senate