

Credit Card Fees being taken out of communities

Last Updated: July 2025

Assumptions	Source & Source Assumption
Credit Card Processing Fee	2.50% https://www.nerdwallet.com/business/software/learn/credit-card-processing-fees
Debit Card Processing Fee	1.00% Susan :)
Percentage of Cash Payments	17% Preferred Payment Instrument for in-person payments for : https://www.frbstl.org/research/2025-findings
Percentage of Debit Payments	40% Preferred Payment Instrument for in-person payments for : https://www.frbstl.org/research/2025-findings
Percentage of Credit Payments	38% Preferred Payment Instrument for in-person payments for : https://www.frbstl.org/research/2025-findings
Percentage of retail sales that are e-commerce	19.50% https://capitaloneshopping.com/research/retail-statistics/
Percentage of retail sales that are credit card	Susan :)

Source for retail sales in the table below <https://capitaloneshopping.com/research/retail-statistics/>

Source for population numbers in <https://www.census.gov/quickfacts/fact/table/SD/PST045225>

	Retail Sales	Credit Card Retail Sales	Debit Card Retail Sales	Paid to Credit & Debit Card Companies
SD	4.02E+10	2.01E+10	1.29E+10	6.33E+08
DC	1.81E+10	9.07E+09	5.83E+09	2.85E+08
NH	3.05E+10	1.53E+10	9.82E+09	4.80E+08
US	7.52E+12	3.77E+12	2.42E+12	1.18E+11
CO	1.24E+11	6.23E+10	4.00E+10	1.96E+09
ME	2.86E+10	1.43E+10	9.21E+09	4.50E+08
NJ	1.88E+11	9.40E+10	6.04E+10	2.95E+09
UT	6.95E+10	3.48E+10	2.24E+10	1.09E+09
MA	1.40E+11	7.00E+10	4.50E+10	2.20E+09
MT	2.21E+10	1.11E+10	7.12E+09	3.48E+08
CT	7.09E+10	3.55E+10	2.28E+10	1.12E+09
FL	4.49E+11	2.25E+11	1.45E+11	7.07E+09
OR	8.17E+10	4.09E+10	2.63E+10	1.29E+09
VT	1.23E+10	6.16E+09	3.96E+09	1.94E+08
CA	7.49E+11	3.75E+11	2.41E+11	1.18E+10
PA	2.45E+11	1.23E+11	7.90E+10	3.86E+09
NC	2.09E+11	1.05E+11	6.73E+10	3.29E+09
IL	2.37E+11	1.19E+11	7.64E+10	3.73E+09

NV	6.12E+10	3.07E+10	1.97E+10	9.63E+08
WY	1.09E+10	5.46E+09	3.51E+09	1.72E+08
VA	1.64E+11	8.23E+10	5.29E+10	2.59E+09
AK	1.36E+10	6.81E+09	4.38E+09	2.14E+08
WA	1.47E+11	7.34E+10	4.72E+10	2.31E+09
DE	1.93E+10	9.67E+09	6.21E+09	3.04E+08
TX	5.77E+11	2.89E+11	1.86E+11	9.09E+09
WI	1.09E+11	5.44E+10	3.50E+10	1.71E+09
GA	2.06E+11	1.03E+11	6.62E+10	3.24E+09
AZ	1.39E+11	6.95E+10	4.47E+10	2.18E+09
NY	3.62E+11	1.81E+11	1.17E+11	5.70E+09
ND	1.44E+10	7.21E+09	4.64E+09	2.27E+08
MO	1.12E+11	5.62E+10	3.61E+10	1.77E+09
MN	1.04E+11	5.21E+10	3.35E+10	1.64E+09
NE	3.58E+10	1.79E+10	1.15E+10	5.64E+08
MD	1.11E+11	5.56E+10	3.58E+10	1.75E+09
SC	9.81E+10	4.91E+10	3.16E+10	1.54E+09
HI	2.51E+10	1.26E+10	8.08E+09	3.95E+08
IA	5.63E+10	2.82E+10	1.81E+10	8.86E+08
IN	1.21E+11	6.07E+10	3.90E+10	1.91E+09
OH	2.06E+11	1.03E+11	6.65E+10	3.25E+09
MI	1.74E+11	8.72E+10	5.60E+10	2.74E+09
LA	7.86E+10	3.94E+10	2.53E+10	1.24E+09
TN	1.24E+11	6.21E+10	3.99E+10	1.95E+09
AL	8.74E+10	4.38E+10	2.81E+10	1.38E+09
KY	7.75E+10	3.88E+10	2.50E+10	1.22E+09
KS	4.95E+10	2.48E+10	1.59E+10	7.79E+08
RI	1.85E+10	9.27E+09	5.96E+09	2.91E+08
ID	3.33E+10	1.67E+10	1.07E+10	5.24E+08
WV	2.83E+10	1.42E+10	9.11E+09	4.46E+08
OK	6.57E+10	3.29E+10	2.12E+10	1.03E+09
NM	3.37E+10	1.69E+10	1.09E+10	5.31E+08
AR	4.93E+10	2.47E+10	1.59E+10	7.76E+08
MS	4.67E+10	2.34E+10	1.50E+10	7.35E+08

[dit-card-processing-fees](#)

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Paid to Credit & Debit Card Companies	Popultion	Swipe Fees Paid Per Person
\$633 M	935,094	\$676.78
\$285 M	693,645	\$410.79
\$480 M	1,415,342	\$339.24
\$118.4 B	3.49E+08	\$338.98
\$2.0 B	6,012,561	\$325.45
\$450 M	1,414,874	\$318.22
\$3.0 B	9,548,215	\$309.30
\$1.1 B	3,538,904	\$309.16
\$2.2 B	7,154,084	\$307.63
\$348 M	1,144,694	\$303.93
\$1.1 B	3,688,496	\$302.60
\$7.1 B	23,462,518	\$301.13
\$1.3 B	4,273,586	\$300.96
\$194 M	644,663	\$300.36
\$11.8 B	39,355,309	\$299.41
\$3.9 B	13,059,432	\$295.82
\$3.3 B	11,197,968	\$293.68
\$3.7 B	12,719,141	\$293.58

\$963 M	3,282,188	\$293.54
\$172 M	588,753	\$291.45
\$2.6 B	8,880,107	\$291.45
\$214 M	737,270	\$290.39
\$2.3 B	8,001,020	\$288.44
\$304 M	1,059,952	\$286.65
\$9.1 B	31,709,821	\$286.55
\$1.7 B	5,972,787	\$286.50
\$3.2 B	11,302,748	\$286.50
\$2.2 B	7,623,818	\$286.40
\$5.7 B	20,002,427	\$285.06
\$227 M	799,358	\$283.59
\$1.8 B	6,270,541	\$281.68
\$1.6 B	5,830,405	\$281.08
\$564 M	2,018,006	\$279.28
\$1.7 B	6,265,347	\$279.15
\$1.5 B	5,570,274	\$277.25
\$395 M	1,432,820	\$275.78
\$886 M	3,238,387	\$273.69
\$1.9 B	6,973,333	\$273.61
\$3.2 B	11,900,510	\$273.03
\$2.7 B	10,127,884	\$270.46
\$1.2 B	4,618,189	\$267.93
\$2.0 B	7,315,076	\$266.86
\$1.4 B	5193088	\$264.95
\$1.2 B	4,606,864	\$264.83
\$779 M	2,977,220	\$261.74
\$291 M	1,114,521	\$261.31
\$524 M	2,029,733	\$258.27
\$446 M	1,766,147	\$252.25
\$1.0 B	4,123,288	\$250.84
\$531 M	2,125,498	\$249.60
\$776 M	3,114,791	\$249.17
\$735 M	2,954,160	\$248.86