WPMA weekly update
• Hawaii • Idaho • Montana • Nevada • New Mexico • Oregon • Utah • Washington •

September 4, 2026 | Visit us online at wpma.com | WP-09-04-26

September is We Card Month!

September is We Card Month, making it a great time to give your employees a quick refresher on age verification and responsible sales.

We Card offers training and resources to help retailers and their employees prevent underage sales, recognize valid identification, and confidently handle age-restricted transactions.

Training is available online. We Card also provides resources covering ID verification, fake IDs, third-party purchases and other common challenges employees face at the register.

WE CARD RESOURCES

What's Your C-Store Personality?

Poll Results

from Weekly Update 08-28-26

7% - Coffee
11% - Energy Drink
17% - Fountain Drink
18% - Something for Lunch
20% - Sweet Snack
27% - Salty Snack

The following information provided by:
EMA-Energy Marketers of America

Industry Coalition Calls on Congress to Finish the Job on California Waiver CRAs
The Energy Marketers of America (EMA) and its 48 state and regional trade associations have signed a coalition letter urging Congress to use its Congressional Review Act (CRA) authority to disapprove six remaining California waiver rules transmitted to Capitol Hill this summer. The coalition letter was also signed by the American Petroleum Institute (API) and American Fuel and Petrochemical Manufacturers (AFPM).

The signatories represent a broad coalition of stakeholders across the energy, manufacturing, agriculture, and transportation sectors. The letter commends Congress for last year's bipartisan CRA resolutions on Advanced Clean Cars II, Advanced Clean

Trucks, and the Heavy-Duty Omnibus Low NOx rule. Those actions constrained California's ability to ban the sale of new internal combustion engines and force electrification of heavy-duty trucks. EMA and its partners now say lawmakers should complete the work they started.

On June 12 and July 22, 2026, the Environmental Protection Agency transmitted a total of six additional California waiver rules to Congress for CRA review:

- Advanced Clean Cars I
- Reinstatement of Advanced Clean Cars I
- Small Off-Road Engine (SORE) Amendments
- Greenhouse Gas (GHG) Emissions standards
- Commercial Harbor Craft
- Ocean-Going Vessels At-Berth

These waivers authorize California to restrict — and, in the case of SORE, to ban — the use of internal combustion engines in vehicles, lawn and garden equipment, and other engines. The two July 22 submissions target marine vessels and port operations that are central to the movement of fuel and other essential goods.

Each of these rules carries significant implications for consumers, fuel producers, equipment manufacturers, the maritime industry, and the broader U.S. economy. EMA and the coalition argue that policies of this magnitude should be decided by Congress, not a single state. The letter strongly urges Congress to protect consumer choice by disapproving these rulemakings. Doing so, the coalition says, will protect consumers, the economy, and national security.

For energy marketers, the remaining waivers matter because California standards — once approved by EPA — can be adopted by other states under Clean Air Act Section 177 and reshape national markets for gasoline, diesel, heating fuel, and related equipment. Last year's CRA votes on ACC II, ACT, and Low NOx were a major win for liquid fuels and consumer choice. EMA is pressing Congress to apply the same standard to the six waivers now pending.

CRA resolutions have already been introduced on some of the maritime waivers, and additional vehicles are expected as Congress considers the June and July transmissions. The House will need to address the CRAs before leaving town for the midterms.

Click here to read the letter.

Inside the Beltway Update

The House returned to Washington, DC following a five-week recess, with government funding at the top of its agenda. As a reminder, while the House was away, the Senate passed a continuing resolution (CR) to fund the government at current levels through December 11. On Tuesday, the House voted 370-48 in favor of the Senate-passed CR, before President Trump signed the CR into law on Wednesday. Prior to the vote, some House Republicans, including Rep. Andy Harris (R-MD) and Rep. Chip Roy (R-TX), indicated their opposition to the CR due to its inclusion of the hemp ban delay.

This week, the Trump administration granted more small refinery exemptions from biofuel-blending mandates. Specifically, the EPA exempted 1.76 billion renewable identification numbers for 29 small refineries during the 2025 compliance year. The decision's impact is widespread, affecting over 13.4 billion gallons of gas and diesel that would have been required to mix with biofuels in 2025. Alongside the biofuel exemptions, the EPA announced a direct final rule to extend the Renewable Volume Obligation compliance date by 30 days to October 1. This rule would reallocate the exempted gas from 2025 into refiners' 2026 and 2027 obligations. Leading up to these announcements, Midwestern Republicans shared their opposition to the increased exemptions under the Renewable Fuel Standard. Sen. Chuck Grassley (R-IA) stated that the exemptions would be detrimental to biofuels, but ultimately applauded President Trump for his commitment to reallocating the exempted biofuels. Sen. Joni Ernst (R-IA) and Sen. Deb Fischer (R-NE) also shared their support for the proposed reallocation.

In an effort to lower gas prices, the Trump administration hosted oil executives at the White House this week. The meeting focused on ways to expand refining capacity and unleash American energy dominance. Notably, the meeting comes as President Trump previously accused large oil refiners of price gouging. Energy Secretary Chris Wright, Interior Secretary Doug Burgum, and National Energy Dominance Council Executive Director Jarrod Agen participated in the meeting.

House Republicans have continued their attacks on California emission standards. Rep. James Gallagher (R-CA) introduced the *Protect America from CARB Act of 2026* (H.R.10154), which would require states to receive approval from the EPA and the Departments of Agriculture, Energy, Interior, and Transportation before obtaining federal Clean Air Act waivers. Currently, states only require permission from the EPA for a waiver.

Looking ahead, the next funding battle will emerge during the lame-duck session and will be heavily influenced by the results of the midterm elections. Although House Democrats have shared their hopes of passing bipartisan FY27 spending bills, they currently oppose the GOP-drafted bills. Following this week, the House will be on recess again and return on September 14 alongside the Senate.

EMA Objects to Proposed Interchange Fee Settlement
The Energy Marketers of America urged the U.S. District Court for the Eastern District of New York to deny final approval of the proposed amended settlement in the Interchange Fee and Merchant Discount Antitrust Litigation. This marks another attempt by credit card issuers to resolve the case after courts rejected earlier settlement efforts.

EMA, representing thousands of fuel retailers and energy marketers across the United States, objected to the settlement because it would grant Visa, Mastercard, and card-issuing banks sweeping immunity from their anti-competitive practices while providing merchants with meager and ineffective relief.

In its objection filed with the Court, EMA argued that the proposed settlement is filled with loopholes and would not meaningfully change the anticompetitive problems with the current system.

The proposed settlement would direct Visa and Mastercard to reduce average credit card interchange rates by 0.1% for five years—only a small fraction of Visa's and Mastercard's current average rate of about 2.36%. After five years, Visa and Mastercard could raise interchange fees. Any interchange fee relief provided can also be cancelled out if Visa and Mastercard increase the network fees currently charged to merchants on each card transaction. Additional loopholes allow Visa and Mastercard to increase their network fees anytime "in response to market conditions." The proposed settlement also fails to contain language preventing the credit card companies from creating new types of merchant fees.

The 1.25% cap on certain interchange fees is only temporary and can easily be manipulated by raising network and other non-interchange fees. Visa and Mastercard would also retain centralized control over interchange fees and restrictive acceptance rules. While the settlement would allow merchants to decline some rewards cards, the card companies could attach rewards—even small or token ones—to all their cards, rendering that right meaningless.

EMA further objected to rules that force merchants to accept Visa or Mastercard branded cards from every bank that issues such cards, even if the issuing bank provides substandard service or fraud prevention or imposes excessive or disproportionate fees.

For energy marketers, who operate on razor-thin margins, swipe fees remain one of the largest costs of doing business after payroll. A temporary, easily offset cut does not fix a system that has driven swipe fees past $111 billion a year. EMA also warned that approval of a weak settlement could be used to undercut real reform, including the Credit Card Competition Act.

EMA urged the Court to reject the proposed settlement.

EMA Asks Visa to Extend Utility Interchange Rates to Delivered Heating Fuels
The Energy Marketers of America (EMA) has formally requested that Visa expand eligibility under its CPS/Utility interchange program — or an equivalent flat-fee utility rate structure — to delivered residential and commercial heating fuels classified under Merchant Category Code (MCC) 5983 (Fuel Dealers – Fuel Oil, Wood, Coal, and Liquefied Petroleum).

In a **letter** to Visa's Merchant Relations team, EMA noted that member companies supply heating oil, propane, Bioheat blends, and related fuels to more than five million homes and businesses nationwide. Those deliveries are an essential household energy service, comparable in character and risk profile to the electric, natural gas, water, and sanitary services that already qualify for Visa's preferential utility rates under MCC 4900. Visa's published rules currently exclude propane, home heating oil, and similar delivered fuels from MCC 4900 eligibility and from the associated CPS/Utility flat-fee structure, commonly $0.75 per transaction on many consumer credit products, including Signature and Signature Preferred cards. Mastercard, by contrast, has long allowed the same fuel dealers to qualify for low flat utility-style rates. The result is a material cost disparity: Visa premium rewards cards often clear at significantly higher percentage-based rates even when the transaction is a routine, low-risk home energy delivery.

EMA told Visa the disparity places independent heating-fuel marketers — already operating on thin margins — at a competitive disadvantage and raises the cost of providing an essential service. Extending utility-rate eligibility to MCC 5983 transactions, or creating a parallel flat-fee program for delivered heating fuels, would: Align Visa treatment more closely with Mastercard practice and with the low-risk nature of these payments; Reduce processing costs that are ultimately borne by consumers or absorbed by small businesses; Recognize the essential, utility-like role of delivered heating fuels, particularly in regions without natural-gas infrastructure; and Support Visa's broader goal of promoting card acceptance for recurring essential services.

EMA emphasized that any change should preserve program integrity, including appropriate data requirements, registration (such as Merchant Verification Value where applicable), and safeguards against misuse. The association said it is prepared to work with Visa, member acquirers, and processors to define clear eligibility criteria limited to bona fide residential and commercial heating-fuel deliveries. EMA will keep members informed once Visa responds

September is National Preparedness Month 2026
FEMA's Ready Campaign launched National Preparedness Month 2026. This year's theme—Americans Stand Ready—empowers individuals to take charge of their own readiness. Observed since 2004, National Preparedness Month encourages Americans to prepare for emergencies. The month is a great time to take small steps to make a big difference in being prepared – and to promote preparedness in your communities. This year's theme highlights that preparedness is a civic responsibility and patriotic duty. It also celebrates the self-reliant, resourceful spirit of the American people. In the face of disasters like tornadoes,

wildfires and hurricanes, Americans can take simple, practical steps to keep themselves and their families safe. By proactively preparing, Americans make the nation stronger and more resilient.

Throughout Preparedness Month, FEMA's Ready Campaign will celebrate and encourage American resourcefulness by sharing simple, affordable steps to take to stand ready:

- Make a plan for your household, including your pets, so that you and your family know what to do, where to go and what you will need to protect yourselves during a disaster. Consider the unique risks where you live and the needs of your family. Know where you'll go if you need to leave your home and learn your evacuation routes so you can get there safely.
- Be in the know. Sign up for your community's warning system. Disasters can happen suddenly, so it's important to have multiple ways to get alerts. The Emergency Alert System and National Oceanic and Atmospheric Administration Weather Radio also provide emergency alerts.
- Build a kit. We know how to keep our loved ones safe when things go wrong, but do you have what you need to stay safe and comfortable until help arrives? You may think building a well-stocked emergency kit is difficult or expensive, but it doesn't need to be. You can gather supplies over time, starting with items you may already have at home like canned food and first aid supplies. Visit ready.gov/kit for a list of items to include and how to tailor your kit to meet your family's needs.

FEMA and EMA encourage everyone to celebrate National Preparedness Month this September by visiting **Plan Ahead for Disasters | Ready.gov** for updated resources and to learn how to start their disaster preparedness journey.

EMA Submits Comments on EPA DEF Inducement Proposal

Recently, the Energy Marketers of America (EMA) submitted comments on EPA's proposed amendments to selective catalytic reduction (SCR) inducement requirements for diesel exhaust fluid (DEF) systems. EMA supports relief from false DEF faults, unreliable sensors, and severe derates that strand trucks, coaches, farm equipment, and construction machinery. EMA does not oppose replacing severe or rapidly escalating derates with better diagnostics, longer cure periods, and less restrictive schedules.

Many EMA members store, transport, and retail DEF as part of on-road and off-road diesel service. Members have invested in DEF storage, dispensing, and quality programs in reliance on the framework EPA adopted in 2023.

Click here to read the comments.

Fuel Relief Fund Seeks Help for Nepal

As is often the case, Fuel Relief Fund (FRF) is one of the first aid organizations on the ground following a disaster. With a team now in Nepal, the area hardest hit by the deadly mudslides, and an initial shipment of fuel being sent from the US mainland, FRF will be able to start distributing fuel. But this will not even come close to being enough. FRF needs tens of thousands more gallons of fuel to reach those in need.
Please consider donating today to help the people of Nepal. Every dollar counts! To read the notice in its entirety and to donate, click **here**.

Weekend Reads:
FDA Authorizes 11 New Nicotine Pouches | US Food & Drug

FDA Authorizes Marketing of JUUL2 E-Cigarette Device and Tobacco- and Menthol-Flavored Pods | US Food & Drug

Altria sues FDA over tobacco product review system | Reuters

New York cannot enforce $75 billion climate 'superfund' law, US judge rules | US News

U.S. EPA to Extend Renewable Fuel Standard Compliance Deadline for Refiners | Successful Farming

Why diesel prices keep rising | AXIOS

US Judge Bars EPA Effort to Send California Vehicle Emissions Rules to Congress | Reuters

WPMAEXPO®

SARAH WELLS - *OLYMPIAN*

WPMAEXPO Ladies Luncheon Speaker

Sarah Wells doesn't just talk about overcoming adversity, she hurdled it on the world's biggest stage. She even raced across deserts, mountains, and international airports on *The Amazing Race* -- proving once again that grit, adaptability, and a little bit of laughter go a long way.

Renowned for her practical strategies and compelling storytelling, Sarah empowers audiences to find their own excellence, transform challenges into opportunities for growth, and achieve lasting success.

Attendee Registration for the 2027 WPMAEXPO will open in September.
The Ladies Luncheon is a ticketed event.

WPMA NEWS

The ***WPMA NEWS*** currently serves EIGHT independent petroleum and convenience store associations.

WPMA NEWS MAGAZINE CURRENT ISSUE

Click **HERE** for a previous *WPMA News* issue

ENERGY MARKETERS OF AMERICA EMA | Journal

EMA JOURNAL - The Official Publication of the Energy Marketers of America

EMA JOURNAL CURRENT ISSUE

REGISTRATION OPEN

Click on the event below to register

ECAN Litle Dogs **Registration**

HEMA Golf Tournament **Registration**

UPMRA Convention **Registration**

PLEASE NOTE UPCOMING DATES FOR EVENTS
September 24-26, 2026 ECAN (Nevada) Little Dogs Event, The Incline Lodge, Tahoe, NV
October 15, 2026 HEMA (Hawaii) Golf Tournament, Poipu Bay, Koloa, HI
October 27-29, 2026 UPMRA (Utah) Convention, Hilton Garden Inn, St. George, UT
February 16-18, 2027 WPMAEXPO, MGM Grand, Las Vegas, NV

Member Services

Federated Insurance

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