

DON'T MISS THE
WPMAEXPO EDUCATIONAL SESSIONS
TUESDAY, FEBRUARY 17, 2026



Western States Legislative Update

by Todd Shaw, WPMA 2nd Vice President

Federal Legislative Update

by Rob Underwood, EMA President



AI With Customer Service

Pythia Scorecard "Point-of-Sale" Countertop Intelligence to the retail front line.

by Nick Lynch, Pythia Scorecard

Fraud is Not Just a Claim, It's a Crime

by Dean Rhoades, Federated Insurance



AI to Simplify Everyday Operations

Turning Artificial Intelligence into everyday advantage, supercharge your work flow.

by Patrick Godfrey, Slickrock Security

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



Congress Ends Government Shutdown

On Wednesday, 43 days into a government shutdown, the House passed a bill negotiated by the bipartisan Senate, to end the government shutdown by extending current funding until January 30th, halting the Administration's "reduction-in-force" layoffs, and ensuring back pay for furloughed employees. The House voted 222-209 to advance to President Trump's desk a continuing resolution that also includes full-year appropriations bills for Agriculture, Veterans Affairs, and the Legislative Branch appropriations, and a one-year extension of the Farm Bill. The Supplemental Nutrition Assistance Program (SNAP) would be fully funded under the agriculture appropriations measure, and the package restores the full borrowing cap of \$30 billion for the Commodity Credit Corporation. Government funding outside of these three appropriations bills is funded through January 30, including the Department of Health and Human Services (HHS), which oversees the Low-Income Home Energy Assistance Program (LIHEAP). Six House Democrats joined Republicans to end the government shutdown. Two Republicans, Reps. Massie (R-KY) and Steube (R-KY), voted no.

Unfortunately, the bill to end the government shutdown effectively bans intoxicating hemp products, although the ban doesn't go into effect until one year after the date of enactment. Specifically, the bill was designed to close the "hemp loophole" thereby changing the definition of hemp from previous farm bill language to preclude all but naturally occurring derivatives of hemp products with lower than 0.3 percent THC content by dry weight.

While Republicans agreed to hold a December vote on a Democrat ACA subsidy extension, the overall agreement did not incorporate key Democrat demands, such as extending ACA subsidies, stopping rescissions and impoundments, or restoring OBBA Medicaid funding. Consequently, the deal is deeply unpopular with progressives who had hoped for greater GOP concessions. Furthermore, the prospect for the ACA subsidy vote is low because it will require a 60-vote threshold, rather than the 50-vote threshold Democrats had sought, and even if it passes the Senate, it is not guaranteed to pass a vote in the House. The agreement took place against a critical context where air traffic control capacity reached critical levels, leading to ordered flight reductions and more than 50 percent of flights being delayed or canceled, and the Supreme Court delayed the restoration of SNAP benefits pending appeal.

Despite the shutdown, EMA remained busy on Capitol Hill and with the Administration. On October 29th, Senator Roger Wicker (R-MS), along with Senators Marsha Blackburn (R-TN), Katie Britt (R-AL), Bill Cassidy (R-LA), Cindy Hyde-Smith (R-MS), Tom Cotton (R-AR) and Tim Scott (R-SC) sent a letter to Federal Motor Carrier Safety Administration (FMCSA) Derek Barrs and Chief Counsel Jesse Ellison urging FMCSA to implement a preemptive and proactive policy for hours-of-service (HOS) exemptions to ensure the seamless delivery of essential motor fuels during major disasters, hurricanes, and regional emergencies. EMA has been working closely with these Senate offices and FMCSA to advance this priority on behalf of our members.

EMA Urges Congress to Pass the Energy Choice Act

This week, the Energy Marketers of America (EMA) sent a letter to House Energy Subcommittee Chairman Bob Latta (R-OH) supporting passage of the Energy Choice Act (H.R. 3699 / S. 1945) calling it the last line of defense against state and local bans on heating oil, gas and propane.

The Energy Choice Act would prevent governments from blocking any energy source, from heating oil to renewable biofuels. It protects choice, fuels competition, and keeps low-carbon options like renewable diesel in play.

[Click here](#) to read the letter.

Energy Marketers of America Applauds Trump Administration's Crackdown on Unlawful Smoke Shops Selling Illegal Vapes

On Wednesday, the Energy Marketers of America (EMA), representing thousands of fuel wholesalers, fueling stations and convenience stores, praised President Trump's decisive crackdown on rogue smoke shops selling illegal, unregulated products-restoring fairness to retail and shielding families and kids from harm.

Legitimate retailers watch these unlawful smoke shops set up shop next door, dodging ID checks, taxes, and safety rules while pushing untested junk to minors. For too long, they operated unchecked. Now, Trump's all-of-government blitz-spearheaded by FDA, CBP, and DOJ-is turning the tide, boosting market integrity and public health.

Key wins: HHS and CBP's record seizure of 4.7 million illegal e-cigs worth \$86.5 million-mostly from China. FDA-CBP's \$34 million Chicago vape haul earlier this year. New York's Operation Vapers' Dozen nailed dozens of illicit vape distributors.

State takedowns crush networks: Louisiana's Operation Vape Out-10 arrests, \$1M+ seized. Florida's Operation Smoke Signals-27 busted across 20 stores for sales to kids. North Carolina's Operation Smoke and Mirrors-13 shops shuttered, linked to drugs and trafficking. Orange County, CA cops seized hundreds of pounds of contraband from phony retailers.

Illicit vape imports have become a lucrative enterprise for foreign manufacturers, primarily in China, with products featuring candy flavors and bright packaging aimed at children. In contrast, responsible convenience stores train employees to verify ages, pay all required taxes, and sell only compliant products under state and federal law.

The Administration's coordinated enforcement has renewed confidence among legitimate operators. By seizing millions of illicit vapes and closing unlawful smoke shops, it sends a powerful message: the days of selling illicit vapes are over.

EMA urges continued momentum, including sustained coordination and resources for state and local law enforcement on the front lines. Allocating a portion of federal enforcement funds directly to local agencies will enhance investigations, seizures, and prosecutions.

"Honest retailers-family-run, community-based small businesses-seek only a level playing field. Each shutdown of a rogue smoke shop selling illegal vaping products restores fairness to those who play by the rules. Strict enforcement ultimately protects consumers, shields children, and enables law-abiding businesses to thrive," said EMA President Rob Underwood.

[Click here](#) to read the letter.

Energy Marketers of America Raises Alarm Over Visa and Mastercard's Proposed Settlement on Swipe Fees

This week, the Energy Marketers of America (EMA) expressed deep concern over the reported terms of a new proposed settlement between Visa, Mastercard, and U.S. retailers, calling it "insufficient relief in the face of years of unchecked fee increases." The Wall Street Journal [broke the story](#).

The settlement, filed on November 10 in federal court in Brooklyn, New York, comes nearly 20 years after the original antitrust lawsuit was launched and follows the rejection of a prior \$30 billion agreement in 2024. While it includes a modest 0.1% (10 basis point) reduction in interchange fees for five years and new flexibility for retailers to decline high-fee rewards cards, EMA warns the deal falls far short of delivering meaningful, long-term relief."

Swipe fees have exploded in recent years-reaching \$111 billion in 2024 alone-while this settlement offers only temporary, minimal relief," said Rob Underwood, President of Energy Marketers of America. "The devil is in the details, and the proposed settlement raises more questions than answers. Energy marketers cannot afford another hollow compromise."

Key concerns include:

- Minimal Fee Reduction: A 0.1% cut for just five years does not offset the 70% surge in swipe fees since the pandemic, leaving fuel retailers—who operate on razor-thin margins—without sustainable relief.
- Rewards Card Loophole Risk: While retailers may decline entire categories of cards, it remains unclear whether accepting one rewards card would require accepting all—potentially allowing Visa and Mastercard to reclassify non-rewards cards with token rewards to preserve high fees.
- Consumer and Sales Impact: With 70% of transactions involving rewards cards, refusing them could drive customers to competitors, forcing retailers into an untenable choice between profitability and customer loyalty.
- EMA supports fair competition and transparency in payment processing but urges the court to demand stronger, permanent safeguards before approving any agreement."

America's energy marketers deserve a settlement that reflects the true cost burden they've endured—not one that protects network profits at the expense of Main Street businesses," Underwood added. EMA will continue monitoring developments as the proposed settlement moves toward judicial review.

EMA Regulatory Reminder: Energy Marketers Sound Alarm: EPA's Proposed RFS Reallocation Could Slam Businesses with Higher Costs

Recently, the Energy Marketers of America (EMA) - representing the nation's fuel distributors and retailers -- urged the EPA to not reallocate small refinery exemptions (SREs). Shifting exempted renewable fuel volumes from small refiners back onto larger ones could likely spike RIN prices, rack fuel costs, and squeeze branded marketers caught in long-term contracts - all while lacking clear legal backing.

The Renewable Fuel Standard (RFS) mandates blending biofuels into gasoline and diesel, enforced via Renewable Identification Numbers (RINs). Small refineries can petition for SREs if compliance causes "disproportionate economic hardship." In August 2025, EPA granted a slew of SREs, exempting 11.4 billion gallons of 2023-2024 fuel - translating to billions in waived Renewable Volume Obligations (RVOs). EPA's Supplemental Notice of Proposed Rulemaking (SNPRM) for 2026-2027 RFS volumes - out September 18 - floats two co-proposals: 100% or 50% reallocation of those volumes to non-exempt refiners.

Biofuel advocates demand 100% reallocation to shield farmers from lost demand - projecting \$7.5 billion hit to soy growers without it. Refiners and downstream players warn of \$70 billion plus annual consumer costs from RFS overall, with reallocation piling on billions more.

EMA speaks for 48 state associations, and 80% of U.S. motor/heating fuels via 60,000 retail stations and supplying 40,000 more. Most are small to medium sized businesses, below-the-rack, non-blenders who are hyper-sensitive to upstream shocks.

Supplemental RFS comments were due recently and there is no timeline on when EPA plans to issue final volumes for 2026 and 2027. [Click here](#) to read the comments.

Weekend Reads

[White House hosts oil, biofuel talks as Trump administration nears decision on refinery waivers](#)

[DOE Awards Contracts To Begin Replenishing Strategic Petroleum Reserve | Tampa Free Press](#)

[Make Oil Great Again? Even California drills as global climate action stalls. | The Christian Science Monitor](#)

[U.S. EPA approves 14 small refinery biofuel waivers | Hydrocarbon Processing](#)

[US judge temporarily blocks Trump move for states to 'undo' food aid benefits | Reuters](#)

[What now for peak oil? Unpacking a surprise twist in the fossil fuel feud | CNBC](#)

Federated Insurance Risk Management Academy Complimentary Webinar
Retaining your Key Employees with the Federated® Triple Protection Plan:
Thursday, November 20, 2025, 1:00 PM Central Time

Certain employees are critical to the long-term success and profitability of your business. Their expertise, customer relationships, and unique skills are valuable assets, and your own financial security may rely on their continued commitment and high performance. The unexpected loss of even one key employee could impact your business's value and profitability for years to come. This webinar will provide insights into identifying these essential team members and offer strategies to help retain them.



What You Will Learn:

- Today's challenges with retaining employees
- How to identify the key employees in a business
- The true cost of employee turnover
- Learn about the three pieces of Federated's Triple Protection Plan and how it can help reward
- and retain key employees

Who should attend:

- Business Owners / Operators
- Risk Managers
- Operations Managers
- HR Professionals

Please click link to REGISTER: [RMA Complimentary Webinar Invitation](#)

For additional information or to discuss this in further detail, please contact your [Federated](#) regional representative or EMA's National Account Executive [Jack West](#) at 262.719.7750 for any additional information or risk management questions.

At Federated Insurance, It's Our Business to Protect Yours®

 <p>The WPMA NEWS currently serves EIGHT independent petroleum and convenience store associations.</p> <p>WPMA NEWS MAGAZINE CURRENT ISSUE</p> <p>Click HERE for a previous <i>WPMA News</i> issue</p>	 <p>EMA JOURNAL - The Official Publication of the Energy Marketers of America</p> <p>EMA JOURNAL CURRENT ISSUE</p>
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Holiday Party - December 10, 2026
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Holiday Party - December 11, 2026
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WPMAEXPO [Registration](#)

PLEASE NOTE UPCOMING DATES FOR EVENTS

- December 10, 2025 OFA Holiday Party, Portland Golf Club, Portland, OR
- December 11, 2025 WOMA Holiday Party, Topgolf, Renton, WA
- February 17-19, 2026 WPMAEXPO - MGM Grand - Las Vegas, NV
- April 23-24, 2026 ECAN (Nevada) Big Dogs, Red Rock Resort, Las Vegas, NV
- June 2-3, 2026 MPMCSA (Montana) Convention, Fairmont Resort, Fairmont, MT
- June 15-17, 2026 WOMA (Washington) Convention, Suncadia Resort, Cle Elum, WA



2026 WPMAEXPO KEYNOTE SPEAKER

TIM TEBOW

Tim Tebow knows what it takes to lead with purpose under pressure. From championship locker rooms to the boardroom, he challenges leaders and teams to rethink success—not by what they achieve, but by the impact they create.

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Petro Pete: Why did the mushroom go to the party? Because he was a fungi.

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